



REPORT
OF THE
INSPECTOR OF INSURANCE
AND
REGISTRAR OF FRIENDLY SOCIETIES
OF
ONTARIO
—
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KINGSTON, ONTARIO

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DETAILED REPORT

OF THE

Ontario. Inspector of Insurance

AND

Registrar of Friendly Societies.

TRANSACTIONS FOR THE YEAR 1904.

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1905.

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To His Honour WILLIAM MORTIMER CLARK, K.C.,

Lieutenant-Governor of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour the Report of the Inspector of Insurance and Registrar of Friendly Societies for the year ended 31st December, 1904.

Respectfully submitted,

J. J. FOY,

Attorney-General.

TORONTO, Oct. 27th, 1905.

PARLIAMENT BUILDINGS,

TORONTO, 25th October, 1905.

To the Honourable J. J. Fox, K.C., M.P.P., etc.,

Attorney-General,

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act (R.S.O. 1897, c. 203) distinguishes the following divisions:

A. Registrar Dominion Licensees: being Insurance Corporations, Companies or Underwriters operating under or by virtue of the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

C. Registered Friendly Societies: being Societies registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy-holders of those several countries. In the present report, except in cases of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's power or status, of which the Department has received notice, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of January, 1893, related to their mode and place of incorporation; the statutes and instruments under which the Societies were constituted, and those by which they are now governed; the kind of insurance or insurance benefits undertaken; that report also showed, *inter alia* whether or not the certificate holders generally are secured by a surplus fund; and, if a surplus fund is maintained, whether any of this surplus is held in Ontario, if any, how much, how invested, and by whom held and controlled.

The present report on Division C contains in substance the Annual Statements for the year ending 31st December, 1904, made by the Friendly Societies to the Insurance Department for **Ontario**, under section 96 of the Ontario Insurance Act (R.S.O. 1897, c. 203).

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and Registrar of Friendly Societies.

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DIVISION A.

INSURANCE CORPORATIONS, OR COMPANIES, OPERATING UNDER THE
INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE
OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

**DIVISION A.—INSURANCE CORPORATIONS, OR COMPANIES, OPERATING
UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE
PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE
PROVINCE.**

NOTE.—The report upon Division A made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's power or status, of which the Department of Insurance has had notice, the nature and the extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean Marine Companies.

The deposits of Companies in this Division have been revised up to the 15th July, 1905.

DIVISION A.

ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 2451.

Certificate of Registry No. 1321.

DIRECTORS AND OFFICERS.

Directors:—Right Hon. Lord Rothschild, London, Eng.; Charles Edward Barnett, London; Right Hon. Lord Battersea, London; Frederick Cavendish Bentinck, London; Hon. Kenelem P. Bouverie, London; Thomas Henry Burroughs, London; Francis William Buxton, London; Major-General Sir Arthur Ellis, K.C.O.V., London; James Fletcher, London; John Cator, London; Francis Alfred Lucas, M.P., London; Hon. Harbord Lushington, London; Hon. Henry Berkeley Portman, London; Hon. Lionel Walter Rothschild, M.P., London; Hugh Colin Smith, London; Right Hon. Lord Stalbridge, London; Lieut.-Colonel F. Anderson Stebbing, London; Sir Charles Rivers Wilson, G.C.M.G., C.B.; London; Victor C. W. Cavendish, London; Col. the Hon. E. C. Digby, London; Francis Augustus Bevan; Percival Bosanquet, Esq.; John Hampton Hale, Esq.; Alex. Laurie, Esq.; Right Hon. the Earl of Verulam.

Officers:—The Right Hon. Lord Rothschild, Chairman, London; Robert Lewis, General Manager and Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$209,532, held by the Receiver-General of Canada.

CANADA LIFE ASSURANCE COMPANY.

Register No. 2404.

Certificate of Registry No. 1273.

DIRECTORS AND OFFICERS.

Directors:—Hon. George A. Cox, Toronto; F. W. Gates, Hamilton; Adam Brown, Hamilton; James Ross, Montreal; J. W. Flavelle, Toronto; B. E. Walker, Toronto; H. B. Walker, New York; Z. A. Lash, K.C., Toronto; John Hoskin, K.C., Toronto; E. W. Cox, Toronto; Alexander Bruce, K.C., Hamilton; Hon. Wm. Gibson, Beamsville; Charles Chaput, Montreal; E. R. Wood, Toronto; Hon. Aaron T. Bliss, Saginaw, Mich.

Officers:—Hon. George A. Cox, President, Toronto; F. W. Gates, Vice-President, Hamilton; E. W. Cox, General Manager, Toronto; R. Hills, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R.S.C., 1886, chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows; Deposit accepted at the value of \$57,950, held by the Government of Canada.

Recent legislation respecting The Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99.

ÆTNA LIFE INSURANCE COMPANY.

Register No. 2551.

Certificate of Registry, No. 1330.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$1,250,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently; £100,000 stg. 2½ per cent. Consolidated Stock; \$531,833 Province of Quebec Debentures; \$149,893 Province of Manitoba Debentures; \$66,000 Province of New Brunswick Bonds; \$100,000 Prince Edward Island Bonds; \$60,000 Montreal Harbour Bonds; \$2,782,621 Municipal Debentures. Total, \$4,177,011. Accepted value \$3,967,613, being \$100,000 (A), and \$3,867,613 (B).

THE STANDARD LIFE INSURANCE COMPANY.

Register No. 2585.

Certificate of Registry No. 1365.

DIRECTORS AND OFFICERS.

Directors:—James A. Gillespie, Montreal; E. B. Greenshields, Montreal; H. V. Meredith, Montreal; Angus W. Hooper, Montreal; W. M. Ramsay, Montreal.

Officers:—D. N. McGoun, Manager for Canada.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United

Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O., 1897, c. 203. Dominion of Canada, R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of \$5,676,611, being \$133,622 Life A, and \$5,542,989 Life B, also \$1,001,898 vested in Canadian Trustees under the Insurance Act.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 2566.

Certificate of Registry No. 1346.

DIRECTORS AND OFFICERS.

Directors:—W. Reiersen Arbuthnot, Esq.; Robert Barclay, Esq.; Sir Thomas Brook, Bart.; W. Middleton Campbell, Esq.; Jeremiah Colman, Esq.; The Right Hon. Leonard H. Courtney; William C. Dawes, Esq.; Sir James F. Garrick, K.C., K.C.M.G.; W. M. Guthrie, Esq., M.P.; Frederick W. Harris, Esq.; F. Larkworthy, Esq.; John H. Ley, Esq.; General Sir Henry W. Norman, G.C.B.; J. Carr Saunders, Esq.; The Right Hon. Sir Andrew Scoble, K.C., K.C.S.I.; Alexander Billing Sim, Esq.; W. J. Thompson, Junr., Esq.; John Trotter, Esq.; P. B. Trower, Esq.; F. L. Wallace, Esq.; Edward Webb, Esq.

Officers:—General Manager, E. Roger Owen; Secretary, Henry Mann.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*; 25 and 26 Vict., chap. 89. *The Companies' Act*,

1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50: Vict., chap. 75 (Vesting of Securities and Property in trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire, Inland Marine and Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$107,067, Cape of Good Hope 4 per cent. Stock; \$89,547 Canada 4 per cent. Stock; \$24,333 Canada 3 per cent. Stock; \$102,200 Queensland Bonds, \$48,667 British Consolidated Stock, and \$143,567 Canadian Northern Railway guaranteed bonds, \$29,200 Ceylon 4 per cent. inscribed Stock, and \$45,667 Loan Company Debentures. Accepted at \$584,000, being \$107,067 Life A, \$91,250 Life B, and \$385,683 Fire.

CONFEDERATION LIFE ASSOCIATION.

Register No. 2418.

Certificate of Registry No. 1287.

DIRECTORS AND OFFICERS.

Directors:—Sir Wm. P. Howland, Toronto; W. H. Beatty, Toronto; W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Hon. J. Young, Galt; S. Nordheimer, Toronto; William Whyte, Winnipeg; D. R. Wilkie, Toronto; A. McLean Howard, Toronto; E. B. Osler, M.P., Toronto; F. Wyld, Toronto; G. Mitchell, Halifax.

Officers:—W. H. Beatty, President, Toronto; Fred'k. Wyld, Vice-President, Toronto; W. D. Matthews, Vice-President, Toronto; John Kay Macdonald, Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life

Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000, has been paid up. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$80,275, held by the Dominion Government.

ROYAL INSURANCE COMPANY.

Register No. 2441.

Certificate of Registry No. 1311.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders of an incorporated stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$1,131,987.

WESTERN ASSURANCE COMPANY.

Register No. 2447.

Certificate of Registry No. 1317.

DIRECTORS AND OFFICERS.

Directors:—Hon. Geo. A. Cox, Toronto; J. J. Kenny, Toronto; E. R. Wood, Toronto; Hon. S. C. Wood, Toronto; G. R. R. Cockburn, Toronto; H. N. Baird, Toronto; Geo. McMurrich, Toronto; W. R. Brock, Toronto; J. K. Osborne, Toronto.

Officers:—Hon. Geo. A. Cox, President, Toronto; J. J. Kenny, Vice-President and Managing Director, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

4. *Deposited assets*.—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of \$55,918 held by the Receiver-General of Canada.

THE NORTHERN ASSURANCE COMPANY.

Register No. 2548.

Certificate of Registry No. 1327.

1. Head Office, London, England, and Aberdeen, Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., c. 16 (Extension of objects, investment of funds, etc.).

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.

NOTE.—The clause referred to is as follows: “Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company.”

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$328,257 held by the Receiver-General of Canada.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 2571.

Certificate of Registry No. 1351.

DIRECTORS AND OFFICERS IN CANADA.

Directors:—W. J. Buchanan, Montreal; G. E. Drummond, Montreal; E. S. Clouston, Montreal; Sir. Alex. Lacoste, Montreal; and F. W. Thompson, Montreal.

Officers:—J. Gardner Thompson, Resident Manager, Montreal; Wm. Jackson, Deputy-Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (*Extension and definition of objects of Company*).

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$756,598.

PHENIX ASSURANCE COMPANY, LIMITED.

Register No. 2546.

Certificate of Registry No. 1325.

DIRECTORS AND OFFICERS.

Directors:—The Right Hon. Lord Avebury, F.R.S., D.C.L., LL.D., London; Joseph William Baxendale, London; Walter Bird, London; Bristow Bovill, London; Ralph Clutton, London; Edgar Lubbock, London; Joseph Francis Lescher, London; Sir Arthur Charles Lucas, London; Admr. Charles Davis Lucas, V.C., London; The Hon. Edward Ponsonby, London; The Hon. E. B. Portman, London; Hon. Stuart Pleydell Bouverie, London; Robert Kirkman Hodgson, London; G. G. Treherne-Treherne, London; Thomas D. Murray.

Officers:—H. B. Guernsey, Manager and Secretary, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Thomas C Patterson, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company. Legislation (private): 53-9 V., c. 73, re-enactment of 53 Geo. III., c. 212 (with amendments) capital, etc.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$565,459.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Register No. 2446.

Certificate of Registry No. 1316.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 62; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1905, and expiring on the 31st March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$221,856, held by Receiver-General.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No 2449.

Certificate of Registry No. 1319.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitutes the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1905, and expiring the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows : Deposit accepted at the value of \$2,289,710, held by the Receiver-General at Ottawa. Also \$4,180,000 in hands of Canadian Trustees under the Insurance Act.

THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 2562.

Certificate of Registry No. 1341.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$48,667 New Zealand 4 p.c. stock, \$30,416 Province of Quebec stock, \$29,200 Province of Manitoba 5 p.c. debentures, \$48,667 Canadian Northern Railway Guaranteed bonds, and \$254,733 Municipal Securities; total \$411,683. (Accepted at \$389,855.)

UNION ASSURANCE SOCIETY.

Register No. 2596.

Certificate of Register No. 1357.

DIRECTORS AND OFFICERS.

Directors:—William Latham, K.C., New Square, Lincoln's Inn, W. C., Eng., Charles Mortimer, Wigmore, Capel, Surrey; Sir John Wittaker Ellis, Cowes; Sir Thomas Firbank, M.P., Chislehurst; Walter Robertson Hoare, Smithfield; John

Humphrey, London; Rt. Hon. Earl of Litchfield, London; J. Trueman Mills, London; James Thompson, London; Sir Frederick Wigan, London; John E. Woodroffe, London; Berkeley Portman, London; Fred Single.

Officers:—William Latham, K.C., Chairman; Charles Mortimer, Deputy Chairman, Wigmore, Capel, Surrey; Joseph Powell, General Manager, London.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badenach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurances on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55-56 Vict. (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central offices of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The total capital of the Company is £450,000, of which £300,000 has been subscribed and £150,000 added from profits—such capital being divided into 45,000 shares each of the nominal amount of £10, on each of which 13s. 4d. has been paid, and £3 6s. 8d. added from profits. (*Rules and Regulations* December 24, 1892, p. 6.)

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$416,147.

QUEBEC FIRE INSURANCE COMPANY.

Register No. 2445.

Certificate of Registry No. 1315.

DIRECTORS AND OFFICERS.

Directors:—Sir Alphonse Pelletier, K.C.M.G., Quebec; Hon. P. Garneau, M. L. C., Quebec; William A. Sims, Toronto; Alfred Wright, Toronto; A. E. Blogg, Toronto; G. A. B. Dickson, Toronto; W. Thompson, Quebec; J. F. Dobbin, Montreal; H. B. Bignell, Quebec; Thomas H. Norris, Quebec.

Officers:—Hon. P. Garneau. M. L. C., President, Quebec; Sir A. Pelletier, K.C.M.G., Vice-President, Quebec; H. B. Bignell, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$77,675, held by Insurance Branch, Finance Department, Ottawa.

FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2414.

Certificate of Registry No. 1283.

DIRECTORS AND OFFICERS.

Directors:—Lt.-Col. Wm. Kerns, Burlington; David Dexter, Hamilton; M. H. Aikins, M.D., Burnhamthorpe; Hon. G. E. Foster, Toronto; Hon. J. M. Gibson, Hamilton; Hugh Murray, Hamilton; Hon. E. McLeod, St. John, N.B.; Rev. John Potts, D.D., Toronto; Rev. John G. Scott, Paris; Rev. A. E. Russ, M. A., Woodstock; Rev. John Wakefield, D.D., Toronto; A. Woolverton, M.D., Hamilton; T. C. Haslett.

Officers:—David Dexter, President and Managing Director, Hamilton; Lt.-Col. Wm. Kerns, Burlington, Rev. John Potts, D.D., Toronto, Vice-Presidents.

1. Head Office, Hamilton, Ontario. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s. 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legis-

lature; R.S.C., 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, an Act respecting The Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposits accepted at the vale of \$71,752.

GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 2560.

Certificate of Registry, No. 1339.

CANADIAN TRUSTEES.

W. M. Ramsay, Chairman, Montreal; Hon. A. Desjardin, Deputy Chairman, Montreal; R. W. Smith, J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal; B. E. Hards, Assistant Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be

granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V. c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or effect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted to the value of \$388,213, held by the Receiver-General of Canada.

THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 2436.

Certificate of Registry No. 1306.

DIRECTORS AND OFFICERS.

Directors:—Edward Rawlings, Montreal; Hartland S. MacDougall, Montreal; E. S. Clouston, Montreal; George Hague, Montreal; William Wainwright, Montreal; Hon. E. C. Smith, St. Albans, Vt.; H. W. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, New York.

Officers:—Edward Rawlings, President and Managing Director, Montreal; Hartland S. MacDougall, Vice-President, Montreal; Robert Kerr, Secretary-Treasurer, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following:
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Province of Canada, 14 and 15 Vict., chap. 36, 1851, An Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, An Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating the Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881 an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$55,600, held by Receiver-General of Canada.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 2407.

Certificate of Registry No. 1276.

DIRECTORS AND OFFICERS.

Directors:—John L. Blaikie, Toronto; James Thornburn, M.D., Toronto; Hon. Sir Wm. R. Meredith, K.C., Toronto; L. Goldman, A.I.A., F.C.A., Toronto; Hon. Senator Gowan, K.C., LL.D., C.M.G., Barrie; L. W. Smith, K.C., D.C.L., Toronto; Lt.-Col. D. McCrae, Guelph; E. Gurney, Toronto; J. Kerr Osborne, Toronto.

Officers:—John L. Blaikie, President, Toronto; James Thornburn, M.D., 1st Vice-President, Toronto; Hon. Sir Wm. R. Meredith, K.C., 2nd Vice-President, Toronto; L. Goldman, A.I.A., F.C.A., Managing-Director, Toronto; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon. 20 per cent., \$60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$58,969, held by Dominion Government.

THE ATLAS INSURANCE COMPANY, LIMITED.

Register No. 2425.

Certificate of Registry No. 1294.

DIRECTORS AND OFFICERS.

Directors:—James Pattison Currie, Blyth; Herbert Brooks, Henry John Gardiner, Frederick Green, Francis Alexander Johnston, Oswal Cecil Magniac, Harry Mosenthal, Eugene Frederick Noel, Rhys Williams, William Colton Curtis, Samuel J. Pipken, W. H. N. Gosohen.

Officers:—James Pattison Currie, Blyth, Chairman; Francis Alexander Johnston, Deputy-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. Waring Giles, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III., chap. 79 (Imp.), An Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.) 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$374,873, held by Messrs. Glynn & Co., bankers, as Agent for the Receiver-General for the Dominion of Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 2409.

Certificate of Registry No. 1278.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Edward J. Denneen, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; \$100,000 U. S. Bonds (A), \$375,000 U. S. Bonds, \$99,766.67 Province of Quebec Bonds, \$58,400 Province of Quebec Stock, and \$1,401,058 Municipal Debentures (B), accepted at \$1,840,260, being \$100,000 (A) and \$1,740,260 (B). Also \$4,300,000 in the hands of Canadian trustees under the Insurance Act.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 2433.

Certificate of Registry No. 1302.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6., 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$230,520, held by the Dominion Government.

NEW YORK LIFE INSURANCE COMPANY.

Register No. 2569.

Certificate of Registry No. 1349.

Officers:—John A. McCall, President, New York; Henry Tuck, Vice-President, New York.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$1,357,583, held by the Government; also \$5,294,556 vested in Canadian Trustees under the Insurance Act.

THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 2564.

Certificate of Registry No. 1344.

DIRECTORS AND OFFICERS.

Directors:—Hon. Geo. A. Cox, Toronto, J. J. Kenny, Toronto; Augustus Myers, Toronto; Thomas Long, Toronto; Hon. S. C. Wood, Toronto; John Hoskin, K.C., LL.D., Toronto; Robert Jaffray, Toronto; Lt.-Col. H. M. Pellatt, Toronto; E. W. Cox, Toronto.

Officers:—Hon. George A. Cox, President, Toronto; J. J. Kenny, Vice-President and Managing-Director, Toronto; P. H. Sims, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$43,700 Municipal Debentures, and \$21,300 Loan Company Debentures. (Accepted at \$59,185.)

CALEDONIAN INSURANCE COMPANY.

Register No. 2563.

Certificate of Registry No. 1342.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario. George Harold Muntz. Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating The Caledonian Insurance Company; 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892, 55-6 V. c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Canada Bonds, \$4,867; Municipal Securities, \$241,959. (Accepted at \$233,521.)

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 2563.

Certificate of Registry No. 1343.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 6 per cent., interest only; all other profits belong to the policy holders. There is no liability of stockholders, as the capital stock (\$440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$252,100, held by the Minister of Finance of the Dominion of Canada.

UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 2432.

Certificate of Registry No. 1301.

DIRECTORS AND OFFICERS.

Directors:—Fred E. Richards, Portland, Me.; Arthur L. Bates, Portland, Me.; Josiah H. Drummond, Portland, Me.; Percival Bonney, Portland, Me.; Edward A. Noyes, Portland, Me.; Frederick Robie, Portland, Me.; Frank E. Allen, Portland, Me.;

Seldon Connor, Augusta, Me.; David G. Hamilton, Chicago, Ill.; J. Frank Lang, Portland, Me.; Henry B. Cleaves, Portland, Me.; Robt. Wilson, Boston, Mass.

Officers:—Fred. E. Richards, President, Portland; Arthur L. Bates, Vice-President, Portland; J. Frank Lang, Secretary, Portland.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June, 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883, (Revised Statutes) chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend Section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend Section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of Ontario Annuity Bonds, present value, \$314,916; Montreal Harbor Bonds, \$30,000; Province of New Brunswick Bonds, \$60,000; \$100,000 Province of Manitoba Bonds; \$220,460 Canadian Northern Railway Guaranteed Bonds, and \$289,900 Municipal Securities. Total accepted value, \$999,281, being \$100,000 (A), and \$899,281 (B).

THE TRAVELLERS' INSURANCE COMPANY.

Register No. 2448.

Certificate of Registry No. 1318.

DIRECTORS AND OFFICERS.

Directors:—John B. Lunger, Hartford, Conn.; James L. Howard, Hartford, Conn.; Nathaniel Shipman, Hartford, Conn.; Henry P. Stearns, Hartford, Conn.; William B. Clark, Hartford, Conn.; Austin C. Dunham, Hartford, Conn.; Pliny Jewell, Hartford, Conn.; George Roberts, Hartford, Conn.; Charles C. Beach, Hart-

ford, Conn.; Frederick R. Foster, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.; Charles L. Spencer, Suffield, Conn.; John R. Hills, Hartford, Conn.; James G. Batterson, New York; J. E. Morris, John L. Way.

Officers.—Sylvester C. Dunham, President, Hartford, Conn.; John B. Lunger, Vice-President, Hartford, Conn.; John E. Morris, Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Luther Ferriss, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863; resolutions amending the charter of the Travellers' Insurance Company, June 16th, 1864; same May 31st, 1865; same June 6th, 1866; same April 24th, 1883; same April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life and Accident Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$74,947 Province of Manitoba 5 p.c. Bonds, \$580,000 Municipal Debentures, \$35,000 Montreal Harbor Bonds, \$56,453 Prov. of Quebec Bonds, \$73,000 Manitoba and S. E. Railway Bonds (Guaranteed), and \$38,000 City of Winnipeg Debentures. Total, \$857,400. Also \$1,050,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at \$1,871,363 being \$103,500 (Life A), \$1,667,863 Life B), and \$100,000 (Accident).

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2574.

Certificate of Registry No. 1354.

DIRECTORS AND OFFICERS.

Directors.—R. Macaulay, Montreal; S. H. Ewing, Montreal; James Tasker, Montreal; J. P. Cleghorn, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal. J. McKergew, Montreal; Chas. Cushing, Montreal.

Officers.—R. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; R. Macaulay, Managing Director, Montreal; T. B. Macaulay, F.I.A., Secretary and Actuary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53 an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882. chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, \$500,000, of which there has been paid up \$62,500.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$60,800, held by the Receiver-General, Ottawa.

THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 2582.

Certificate of Registry No. 1362.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, James D. Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of the Insurance Act, R.S.C., chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$121,667, accepted at \$118,017, as special security for the policy holders in Canada.

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 2416.

Certificate of Registry No. 1285.

DIRECTORS AND OFFICERS.

Directors.—Right Hon. Lord Strathcona and Mount Royal London, Eng.; R. B. Angus, Montreal; C. R. Hosmer, Montreal; Edson L. Pease, Montreal; Chas. M. Hays, Montreal; J. C. O'Mullin, Montreal; Walter Mitchell, H. R. Silver.

Officers.—Right Hon. Lord Strathcona and Mount Royal, Chairman, London, Eng.; R. B. Angus, Vice-Chairman, Montreal; B. Hal. Brown, General Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per per share paid up. The liabilities of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Province of New Brunswick Bonds, \$40,000; and \$89,000 Municipal Securities; also \$2,315,555 vested in Canadian Trustees under Insurance Act. Accepted at \$2,340,105, being \$100,000 (A) and \$2,340,105 (B).

LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 2590.

Certificate of Registry No. 1370.

DIRECTORS AND OFFICERS.

Directors:—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; S. Coffin, New York; W. D. Chase, Brooklyn; W. A. Nash, New York; F. A. Guild, Brooklyn; H. B. Hall, New York; W. J. Molyneux, New York; R. Oakley, New York; R. B. Woodward, New York; G. H. Prentiss, New York; Alfred B. Hall, New York.

Officers:—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed are the following: New York, 1853 amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$66,598, held by the Minister of Finance.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 2410.

Certificate of Registry No. 1279

DIRECTORS AND OFFICERS.

Directors:—Thomas Hewett, London, Eng.; Richard J. Paull, London, Eng.; Charles H. Neely, Montreal, Que.; E. B. Greenshields, Montreal, Que.; W. M. Ramsay, Montreal, Que.

Officers:—Chas. H. Neely, General Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John W. Quinn, Toronto. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 V. c. 164; 1890, chap. 229. Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$139,597.

THE LONDON ASSURANCE.

Register No. 2415.

Certificate of Registry No. 1284.

DIRECTORS AND OFFICERS.

Directors:—Otto August Benecke, Esq.; Robert Henry Benson, Esq.; Sir Ernest Edward Blake, K. C. M. G.; William T. Brand, Esq.; Arthur Henry Brandt, Esq.; Colin F. Campbell, Esq.; John Dennistoun, Esq.; Howard Gilliat, Esq.; Henry Goschen, Esq.; Charles S. S. Guthrie, Esq.; George W. Henderson, Esq.; Louis Huth, Esq.; Henry J. B. Kendall, Esq.; E. Trotter, Esq.; Admiral Sir F. Leopold McClintock, K.C.B., F.R.S.; Greville H. Palmer, Esq.; Selwyn R. Pryor, Esq.; George Rolfes, Esq.; John M. Ryrie, Esq.; Col. Leopold R. Seymour; George William Tallents, Esq.; Lewis A. Wallace, Esq.; John Young, Esq.

Officers:—Governor: Henry Goschen, Esq.; Sub-Governor: Chas. G. Arbuthnot, Esq.; Deputy-Governor: Alfred C. Cole, Esq.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire, Life and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$167,000 Municipal Securities, (accepted at \$158,650.)

THE LONDON LIFE INSURANCE COMPANY.

Register No. 2595.

Certificate of Registry No. 1357.

DIRECTORS AND OFFICERS.

Directors:—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; William Bowman, London; George C. Gibbons, K.C., London; Thomas H. Smallman, London; A. S. Emery, London; Judge Bell, Chatham; William F. Bullen, London; T. W. Baker, London.

Officers:—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of the London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$57,000 held by the Government of Canada.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 2586.

Certificate of Registry No. 1366.

DIRECTORS AND OFFICERS.

Directors:—Hon. John Dryden, Toronto; James Gunn, Toronto; H. Waddington, Toronto; D. Kemp, Toronto; John Blacklock, Toronto; George Gillies, Toronto; R. T. Shiell, Toronto; Rev. G. L. Taylor, Toronto; G. Grant, Toronto.

Officers.—Hon. John Dryden, President, Toronto; George Gillies, Vice-President, Toronto; H. Waddington, Secretary and Managing Director, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company, of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes 1859, U. C. chap. 52) as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act 27 Vict. (1863), chap. 52 of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878) chap. 40 of the Dominion of Canada changed to the Agricultural Mutual Fire Insurance Company; and Section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act 62-3 Vict. (1899), chap. 118 of the Dominion as amended by 1 Edward VII., (1901), chap. 103 (D), *inter alia* empowered the Company to raise a Stock Capital of not less than \$100,000 nor more than \$500,000 in shares of \$100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$54,910, held by the Receiver-General of Canada.

PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 2550.

Certificate of Registry No. 1329.

1. Head Office, Brooklyn, N.Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38, of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$150,370.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 2430.

Certificate of Registry No. 1299.

DIRECTORS AND OFFICERS.

Directors:—Hon. G. W. Ross, Toronto; Lt.-Col. H. M. Pellatt, Toronto; Lloyd Harris, Brantford; J. F. Junkin, Toronto; E. J. Lennox, Toronto; A. J. Wilkes, K.C., Brantford; James Mills, Ottawa; R. L. Patterson, Toronto; Hon. J. A. Qui-met, Montreal; R. R. McLennan, Cornwall; Wm. Strachan, Montreal; Robt. Archer, Montreal; Hon. J. D. Rolland, Montreal; Hon. V. W. La Rue, Quebec, Que.; D. D. Mann, Toronto; Lt.-Col. James Mason, Toronto; Robert Junkin, Toronto; S. G. Beatty, Toronto; D. B. Hanna, Toronto; A. P. Barnhill, St. John, N.B.; Wm. McKenzie, Toronto; C. C. Dalton, Toronto; R. L. McLaughlin, Toronto.

Officers:—Hon. G. W. Ross, President, Toronto; Lt.-Col. Pellatt, 1st Vice-President, Toronto; Lloyd Harris, 2nd Vice-President, Brantford; J. F. Junkin, Managing Director, Toronto; R. Junkin, Asst. Manager, Toronto; L. A. Winter, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; R. S. C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$164,950, held by the Government of Canada.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE
COMPANY.

Register No. 2417.

Certificate of Registry No. 1286.

DIRECTORS AND OFFICERS.

Directors:—George Gooderham, Toronto; T. G. Blackstock, Toronto; S. F. McKinnon, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Robt. Crean, Toronto; Robert Archer, Montreal; Henry Lowndes, Toronto; J. W. F. Ross, Toronto; A. E. Gooderham, Toronto; D. D. Mann, Toronto.

Officers:—George Gooderham, President, Toronto; T. G. Blackstock, S. F. McKinnon, Vice Presidents, Toronto; J. E. Roberts, General Manager, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company and now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict., 50 and 51; Canada, R. S. C., chap. 124, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$104,694, held by the Government of Canada.

THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 2444.

Certificate of Registry No. 1314.

DIRECTORS AND OFFICERS.

Directors:—William Sims, Toronto; Albert E. Blogg, Toronto; Thomas H. Hall, Toronto; Greenhow Banks, Toronto; Geo. A. B. Dickson, Toronto.

Officers:—William Sims, President, Toronto; Alfred Wright, Secretary, Toronto; A. E. Blogg, Managing Director, Toronto.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$93,432, held by the Receiver-General at Ottawa.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 2423.

Certificate of Registry No. 1292.

DIRECTORS AND OFFICERS.

Directors:—W. J. Hopwood, Toronto; H. E. Bond, Toronto; John A. Ross, Toronto; John Orr, Toronto; H. Lamont, Toronto; Joseph Taylor, Toronto; G. H. Haslam, Robert Maxwell, Geo. E. A. Bradshaw, Toronto; Chas. E. Kyle, Toronto; Robert Forbes, Toronto.

Officers:—Joseph Taylor, President, Toronto; Robt. Maxwell, Vice-President, Toronto; Geo. Anderson, Treasurer, Toronto; Miss Etta M. Rowley, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1887, chap. 172; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada, R.S.C. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st of March, 1905, and expiring on the 31st day of March, 1906, to transact Assessment Life Insurance.

THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 2597.

Certificate of Registry No. 1377.

DIRECTORS AND OFFICERS.

Directors:—Thomas Hilliard, Waterloo; W. Wells, Waterloo; S. B. Bricker, Waterloo; F. Colquhoun, Berlin; D. Bean, Waterloo; Hon. James McMullen, Mount Forest; W. Vandusen, Toronto; Thomas Gowdy, Guelph; Hon. S. Merner, Berlin; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. F. Parke, Woodstock; Thomas Trow, Stratford; Walter Wells, Waterloo.

Officers:—Thos. Hilliard, President, Waterloo; P. H. Sims, Toronto; S. B. Bricker, Waterloo, Hon. Jas. McMullen, Mount Forest, Vice-Presidents; Thomas Hilliard, Managing Director, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R.S.C., chap. 124, The Insurance Act; R.S.C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of \$257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to \$64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of \$53,614 held by Receiver-General of Canada.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 2572.

Certificate of Registry No. 1352.

CANADIAN DIRECTORS AND OFFICERS.

Directors:—Alex. Ramsay, Montreal; A. F. Ramsay, Montreal; E. Dowsley, Montreal; Chas. Tymands, Montreal; J. C. Holden, Montreal.

Officers:—E. Dowsley, Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Joseph Benjamin Reed, Toronto. Suits by or against the Company may be brought in the name of the Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate the Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$5,000 Province of Quebec bonds and \$11,000 Municipal Securities. Total \$16,000. (Accepted at \$15,450.)

DOMINION GUARANTEE COMPANY (LIMITED).

Register No. 2561.

Certificate of Registry No. 1340.

DIRECTORS AND OFFICERS.

Directors:—H. B. Ames, Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.; Geo. G. Foster, Montreal, Que.

Officers:—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; Charles W. Hagar, General Manager, Montreal, Que.; W. J. Kirby, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Guarantee Company (Limited.)

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of Parliament of Canada, in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R.S.C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Burglary Guarantee Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$26,600, held by the Treasury Department, Ottawa.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 2577.

Certificate of Registry No. 1357.

DIRECTORS AND OFFICERS.

Directors:—John L. Blaikie, Toronto; E. W. Rathbun, M.P.P., Deseronto; J. D. McMurrich, Toronto; W. B. McMurrich, K.C., Toronto; John Bell, K.C., Belleville; Geo. C. Robb, Toronto.

Officers:—John L. Blaikie, President, Toronto; E. W. Rathbun, Vice-President, Deseronto; George C. Robb, General Manager, Toronto; H. N. Roberts, Secretary-Treasurer, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict., chap. 102, a Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$53,136, held by the Receiver-General of Canada.

SUN INSURANCE OFFICE.

Register No. 2412.

Certificate of Registry No. 1281.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of \$294,684, by the Superintendent of Insurance, Ottawa.

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 2591.

Certificate of Registry No. 1371.

DIRECTORS AND OFFICERS.

Directors:—Edward W. Scott, New York; Timothy L. Woodruff, New York; Charles W. Drake, New York; E. L. Schofield, New York; Edward W. Scott, jr., New York; Phineas L. Lounsbury, New York; R. K. Hubbard, New York; George Clinton, Batcheller, New York; John W. Vrooman, New York; William T. Gilbert, New York; Henry J. Swift, New York; T. J. Shryock, New York; A. C. Houghton, New York.

Officers:—Edward W. Scott, President, New York; William E. Stevens, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Chas. T. Gillespie, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R.S.C., chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock (\$100,000), being, however, fully paid up pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$250,450, held by the Receiver-General of Canada.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2593.

Certificate of Registry No. 1373.

DIRECTORS AND OFFICERS.

Directors:—Robert Melvin, Guelph, Ont.; Alfred Hoskin, K.C., Toronto, Ont.; His Honour Mr. Justice Britton, Toronto, Ont.; Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiske, B.A., Toronto, Ont.; E. P. Clement, Berlin, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; Sir F. W. Borden, M.D., Ottawa, Ont.; His Honour Mr. Justice Garrow, Toronto, Ont.; Geo. A. Somerville, London, Ont.; William Snider, Waterloo, Ont.

Officers:—Robert Melvin, President, Guelph, Ont.; Alfred Hoskin, K.C., 1st Vice-President, Toronto, Ont.; His Honour Mr. Justice Britton, 2nd Vice-President, Kingston, Ont.; George Wegenast, Manager, Waterloo, Ont.; W. H. Riddell, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 51 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D) 1900, 63-4 Vict., chap. 112, (D) changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitutes the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$103,075, held by the Receiver-General, Ottawa.

THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 2436.

Certificate of Registry No. 1305.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$171,123.

THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 2428.

Certificate of Registry No. 1297.

DIRECTORS AND OFFICERS.

Directors:—John Firstbrook, Toronto; John S. King, Toronto; A. J. Pattison, Toronto; Rev. Wm. Briggs, D.D., Toronto; T. W. Boddy, Portage La Prairie, Man.; James W. Curry, K.C., Toronto; Fred Diver, Toronto; Professor W. F. Dupuis M.A., F.R.S.C., Kingston, Ont.; Thomas Elliott, Brantford, Ont.; H. C. Graham, Brandon, Man.; Hon. J. W. Longley, Halifax, N.S.; Thomas McCaffry, Vancouver, B.C.; George E. Amyot, Quebec, Que.; J. H. Spencer, Medicine Hat, Assa.; R. A. Wood, Toronto, Ont.; Jas. R. Inch, LL.D., Fredericton, N.B.; Prof. J. F. Tufts, M.A., Wolfville, N.S.; J. Stanley Hough, Winnipeg; Ashmore Kennedy, Winnipeg.

Officers:—John Firstbrook, President, Toronto; A. J. Pattison, 1st Vice-President, Toronto; John S. King, 2nd Vice-President, Toronto; A. J. Pattison, Managing Director, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R.S.C., chap. 124, the Insurance Act; R.S.C., chap. 118, the Companies' Clauses Act; Special Act (D) 1899.

3. *The members are related* as shareholders of an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$57,913.

THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 2558.

- Certificate of Registry No. 1337.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario. Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of The Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of \$246,877, held by the Minister of Finance.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 2592.

Certificate of Registry No. 1372.

DIRECTORS AND OFFICERS.

Directors:—Charles J. Cater-Scott, Edinburgh; Archibald Macnider, Montreal; Hon. Geo. A. Drummond, Montreal; G. N. Marcel, Montreal; Chas. F. Sise, Montreal.

Officers:—Charles J. Cater-Scott, Edinburgh, Chairman; Philip R. D. MacLagan, Manager, Edinburgh; Randall Davidson, General Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Com-

pany's Act, 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., c. 15, (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$124,000 Montreal Harbor Bonds; \$703,000 Municipal Debentures; \$25,000 Province of New Brunswick Bonds; \$31,146.67 Province of Manitoba Bonds; \$97,333.33 Queensland Bonds. Total \$980,480. Accepted at \$932,830, being Life A \$55,100; Life B \$366,846, and Fire \$510,884.

ÆTNA INSURANCE COMPANY.

Register No. 2551.

Certificate of Registry No 1330.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following; General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$176,793 Municipal Securities, and \$4,000 Montreal Harbor Bonds. Total deposit accepted at \$171,753.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 2555.

Certificate of Registry No. 1334.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, 42-3 V. c. 20, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: \$124,333 Canada Stock; \$58,400 Canadian Northern Ry. Guaranteed Bonds; \$136,267 Municipal Securities; and \$50,000 Loan Company's Debentures; accepted at \$353,311.

AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 2575.

Certificate of Registry No. 1355.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is \$1,000,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee Insurance and the business of "executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts."

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$97,333 Canadian Northern Railway Guarantee Bonds.

THE PHOENIX INSURANCE COMPANY OF HARTFORD.

Register No. 2556.

Certificate of Registry No. 1335.

DIRECTORS AND OFFICERS.

Directors:—D. W. C. Skilton, J. H. Mitchell, Charles M. Beach, Pliny Jewell, Henry A. Redfield, Henry K. Morgan, Charles H. Smith, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Charles H. Northam, all of Hartford, Conn.

Officers:—D. W. C. Skilton, President, Hartford, Conn.; J. H. Mitchell, Vice-President, Hartford, Conn.; Edw. Milligan, Secretary, Hartford, Conn.; John B. Knox, Assistant Secretary, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May, 26th, 1857; amendments to Charter, January 15th, 1874, March 31st, 1881, February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of \$141,800 held by the Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 2587.

Certificate of Registry No. 1367.

DIRECTORS AND OFFICERS.

Directors:—J. D. Browne, Hartford, Conn.; John R. Redfield, Hartford, Conn.; F. G. Whitmore, Hartford, Conn.; D. R. Howe, Hartford, Conn.; H. P. Stearns, Hartford, Conn.; John M. Holcombe, Hartford, Conn.; W. O. Burr, Hartford, Conn.; Lucius F. Robinson, Hartford, Conn.; Sylvester C. Dunham, Hartford, Conn.

Officers:—J. D. Browne, President, Hartford, Conn.; Charles R. Burt, Secretary, Hartford, Conn.; L. W. Clarke, Wm. T. Howe, Assistant-Secretaries, Hartford, Conn.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, J. H. Dewar, Ottawa. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation;

State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000;
State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$100,000, held by the Dominion of Canada.

THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 2434.

Certificate of Registry No. 1303

DIRECTORS AND OFFICERS.

Directors:—R. Wilson Smith, Montreal; Hon. A. Desjardins, Montreal, Hon. S. C. Wood, Toronto; J. J. Kenny, Toronto; S. H. Ewing, Montreal; J. P. Cleg-horn, Montreal; T. H. Hudson, Montreal.

Officers:—R. Wilson Smith, President Montreal; Hon. A. Desjardins, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$36,336, held by the Dominion Government.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 2567.

Certificate of Registry No. 1347.

DIRECTORS AND OFFICERS.

Directors:—J. P. Bickersteth, Watford, Eng.; E. Murray Jud, Great Worley, Eng.; Major W. Fletcher Gordon, London, Eng.; A. R. Kirby, London, Eng.; John Morris, London, Eng.; Hugh Morrison, London, Eng.; Alexander Ward, London, Eng.

Officers:—E. G. Laughton Anderson, Secretary, London, Eng.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, David W. Alexander, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$88,087.

THE PELICAN AND BRITISH EMPIRE LIFE OFFICE

The British Empire Mutual Life Assurance Company and the Pelican Life Office effected (July 7, 1903), an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire.

Register No. 2431.

Certificate of Registry No. 1300.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Pelican and British Empire Life Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, 1852; 25 and 26 Vict., chap. 89, the Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force, are entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable for the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company or against our lands or goods or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of \$388,347, held by the Government of Canada, also \$1,355,000 vested in Canadian Trustees under the Insurance Act.

METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 2450.

Certificate of Registry No. 1320

DIRECTORS AND OFFICERS.

Directors:—John R. Hegeman, Haley Fisk, George H. Gaston, George B. Woodward, Silas B. Dutcher, Thomas L. James, Edward C. Wallace, Joseph P. Knapp, Steward L. Woodward, Frank H. Major, John A. McCall, James M. Craig, John R. Hegeman, Jr., Thos. G. Ritch, Benj. De F. Curtis, all of New York.

Officers:—John R. Hegeman, President, New York; Haley Fisk, 1st Vice-President, New York; George H. Gaston, 2nd Vice-President, New York; George B. Woodward, 3rd Vice-President, New York; James S. Roberts, Secretary.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Frank S. Mearns, Home Life Building, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of 7 per cent., per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$2,512,912, held by the Receiver-General.

THE STAR LIFE ASSURANCE SOCIETY.

Register No. 2576.

Certificate of Registry No. 1356.

DIRECTORS AND OFFICERS.

Directors:—George Lidgett; Sir George Hayter Chubb; William Mewburn, all of London, England.

Officers:—George Lidgett, Chairman; Sir George Hayter Chubb, Deputy Chairman; Henry Gamble Hobson, Secretary and Actuary, London, England.

1. **Head Office of the Society, London, Eng.** Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of settlement, 2nd October, 1843; The Star Life Assurance Society Act., 1868; The Star Life Assurance Society Act, 1884; 57-8 V. c. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied

and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claims and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$194,667, held by the Dominion Government at Ottawa.

THE GREAT WEST LIFE ASSURANCE COMPANY

Register No. 2452.

Certificate of Registry No. 1322.

DIRECTORS AND OFFICERS.

Directors:—Alexander Macdonald, Winnipeg; J. Herbert Mason, Toronto; J. H. Brock, Winnipeg; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; George R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Brandon; Sir D. H. McMillan, Winnipeg.

Officers:—Alexander Macdonald, President, Winnipeg; J. Herbert Mason, Vice-President, Toronto; J. H. Brock, Managing-Director; A. Jardine, Secretary, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., c. 115, (D) an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$53,200.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 2429.

Certificate of Registry No. 1298.

Officers:—C. C. Hodgins, M.P.P., Head Consul Commander, Lucan, Ont.; D. Cinnamon, Head Adviser Lieutenant, Lindsay, Ont.; T. H. Luscombe, Head Banker, London, Ont.; Dr. W. S. Harrison, Head Physician, Toronto, Ont.; R. H. Blackmore, Head Escort, St. Thomas, Ont.; J. H. Saunders, Head Watchman, London, Ont.; W. D. Wiley, M.D., Head Sentry, Dresden, Ont.; J. B. Hoover, Chairman Board Head Managers, Clinton, Ont.; L. H. Taylor, Head Manager, Brantford, Ont.; J. A. Ramplin, Manager, Toronto; W. C. Fitzgerald, Head Clerk, London, Ont.

1. Head Office, London, Ont.; W. C. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., 92; R.S.C., 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation; also Sickness Insurance as from the 13th day of July, 1903.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, (LIMITED).

Register No. 2557.

Certificate of Registry No. 1336.

DIRECTORS AND OFFICERS.

Directors:—Richard Hobson, Liverpool; Rt. Hon. Lord Avebury, P.C., Liverpool; Joseph Beausire, Liverpool; W. Bingham, Liverpool; Hugh Smith, A4a IN.

Liverpool; Harold Brocklebank, Liverpool; Thomas Woodsend, Liverpool; Arthur Earle, Liverpool; E. Edmondson, Liverpool; G. B. Heyworth, Liverpool; Sir Edward Lawrence, Liverpool; Samuel Sanday, Liverpool; E. H. Hammond, H. H. Hammond, Liverpool.

Officers:—Richard Hobson, Chairman, Liverpool; Rt. Hon. Lord Avebury, P.C., Vice-Chairman, Liverpool; John Davies, Underwriter, Liverpool; Arthur McNeil, Secretary, Liverpool.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Inland Marine insurance and the insurance of registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$111,150, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 2408.

Certificate of Registry No. 1277.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Guarantee and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$52,317, Canada Bonds; \$38,933, Province of Quebec Bonds; \$34,553, Newfoundland Bonds; \$15,573, Manitoba Debentures; \$24,333, Province of British Columbia Stock; \$24,333, Province of Nova Scotia $3\frac{1}{2}$ per cent. Stock; \$4,867, Municipal Securities; \$34,067, Canadian Northern Railway Guaranteed Bonds. (Accepted at \$220,411).

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 2419.

Certificate of Registry No. 1288.

DIRECTORS AND OFFICERS.

Directors:—Denis Murphy, Ottawa; Henry K. Egan, Ottawa; A. J. Barr, Ottawa; W. Anderson, Ottawa; J. A. Lescarbeau, Quebec; Thomas Birkett, Ottawa; Thomas McKenna, St. John; David Kelly, Ottawa; Robert Orr, Ottawa; C. J. Smith, Ottawa; Alonzo Grant, Montreal; Charles Pope, Rat Portage; A. Kennedy, Winnipeg; E. B. Eddy, Hull; George Mills, Toronto; J. A. Hibbard, Ottawa; W. H. Woods, Carleton Place; Thomas Lowry, St. Thomas; Joseph Fahey, Winnipeg; Albert McLaren, Buckingham.

Officers:—Denis Murphy, President, Ottawa; Henry K. Egan, A. J. Barr, Vice-Presidents, Ottawa; John Emo, General Manager, Ottawa; John P. Dickson, Secretary, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict. 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, R.S.C., chap. 124, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$30,153, held by the Government of Canada.

ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 2589.

Certificate of Registry No. 1369.

DIRECTORS AND OFFICERS.

Directors:—Larratt W. Smith, K.C., D.C.L., Toronto; A. L. Eastmure, Toronto; W. H. Pearson, Toronto; F. J. Lightbourne, Toronto; J. Herbert Mason, Toronto; J. N. Shenstone, Toronto; G. W. Monk, Toronto; Jas. F. Smith, K.C., Toronto; Thomas Fyshe, Montreal.

Officers:—Larratt W. Smith, K.C., D.C.L., President, Toronto; A. L. Eastmure, Vice-President and General Manager, Toronto; F. J. Lightbourne, Secretary, Toronto.

1. Head Office, Toronto, Ont.; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 58-59 Vict., chap. 83; R.S.C., chap. 124, The Insurance Act; 60-61 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident and Sickness Insurance, and Accidental Damage to Personal Property.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$40,747, held by the Receiver-General.

NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2579.

Certificate of Registry No. 1359.

DIRECTORS AND OFFICERS.

Directors:—T. H. Purdom, K.C., London; Thos. Long, Toronto; John Milne, London; Lord Strathcona and Mount Royal, Montreal, Can., and London, Eng.; Matthew Wilson, K.C., Chatham; John Ferguson, London; Chas. Jenkins, Petrolia;

W. S. Calvert, M.P., Strathroy; N. H. Stevens, Chatham; John Davis, Windsor; Francis Love, London; John Purdom, London; M. McGugan, M.P., Mount Brydges; J. D. Balfour, M.D., London.

Officers:—T. H. Purdom, K.C., President, London; Thos. Long, 1st Vice-President, Toronto; W. S. Calvert, M.P., 2nd Vice-President; Strathroy; John Milne Managing Director, London; M. H. McWilliams, Secretary.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$53,200.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2405.

Certificate of Registry No. 1274.

DIRECTORS AND OFFICERS.

Directors:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., Belleville; T. Bradshaw, F.I.A., Toronto; F. G. Cox, Toronto; H. N. Baird, Toronto; A. E. Kemp, M.P., Toronto; Hon. S. C. Wood, Toronto; William Mackenzie, Toronto; Charles McGill, Toronto; Hon. William Harty, M.P., Kingston; Warren Y. Soper, Ottawa; H. S. Holt, Montreal; Samuel J. Moore, Toronto; Thomas J. Drummond, Montreal; J. J. Kenny, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto.

Officers:—Hon. Sir Mackenzie Bowell, P.C., K.C.M.G., President, Belleville; Hon. S. C. Wood, First Vice-President, Toronto; T. Bradshaw, F.I.A., Second Vice-President, Toronto; F. G. Cox, Managing-Director, Toronto; T. Bradshaw, F.I.A., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the follow-

ing: 59 Vict., chap. 50 (Canada) an Act to incorporate the Imperial Life Assurance Company of Canada; R.S.C., chap. 124, The Insurance Act, 60 Vict., chap. 203, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$225,290, held by the Receiver General.

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

Register No. 2580.

Certificate of Registry No. 1360.

DIRECTORS AND OFFICERS.

Directors:—Oronhyatekha, M.D., Toronto; J. D. Clark, Dayton, Ohio; Hon. W. Wedderburn, Hampton, N.B.; H. A. Collins, Toronto; Thomas Millman, M.D., Toronto; Hon. E. G. Stevenson, Detroit, Mich.; John A. McGillivray, Toronto.

Officers:—Oronhyatekha, M.D., President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; Oronhyatekha, M.D., Managing-Director, Toronto; John A. McGillivray, Secretary, Toronto.

Head Office of the Company, Toronto. Chief Agent and Attorney for Ontario, Oronhyatekha, M.D.

The status of this society is now defined by the following Acts: 59 Vict. (Ont.) c. 120, an Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901.

By virtue of this legislation and of R.S.C. chap. 124, the Society made a deposit of \$100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability, and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the society from the Friendly Society to the Insurance Company Register.

ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 2565.

Certificate of Registry No. 1345.

DIRECTORS AND OFFICERS.

Directors:—Jas. Crathern, Montreal; Hon. Robt. Mackay, Montreal; Hon. L. J. Forget, Montreal; Jonathan Hodgson, Montreal; Chas. F. Smith, Montreal; Geo. Caverhill, Montreal; Hon. W. Mortimer Clark, Toronto; Rev. R. H. Warden, D.D., Toronto; Gaspard LeMoine, Quebec; David Morrice, Montreal; H. N. Bate, Ottawa.

Officers:—James Crathern, President, Montreal; Hon. Robt. Mackay and Hon. L. J. Forget, Vice-President, Montreal; David Burke, General Manager, Montreal; Charles C. Hole, Treasurer, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, J. G. McAdam, Toronto. Suits by or against the Company may be brought in the name of the Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated*.—The Company was lawfully incorporated in 1897.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R.S.C., c. 124, Insurance Act; 60-61 Vict., c. 81 (D.), The Royal Victoria Life Insurance Company's Act; R.S.O. 1897, c. 203, The Ontario Insurance Act.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$240,491, held by the Dominion Government.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 2581

Certificate of Registry No. 1361.

1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingston, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vict., c. 22; 33-34 Vict., c. 61; 34-35 Vict., c. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S.C. chap. 124.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$141,850, as special security for the policy holders in Canada.

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

Register No. 2420.

Certificate of Registry No. 1289.

DIRECTORS AND OFFICERS.

Directors:—Hon. M. F. Hackett, K.C., Stanstead, Que.; Hon. A. D. Richard, Dorchester, N.B.; Bernard O'Connell, Dublin, Ont.; J. J. Behan, Kingston, Ont.; Joseph A. Chisholm, LL.B., Halifax, N.S.; C. D. Herbert, Three Rivers, Que.; Rev. A. E. Burke, Seberton, P.E.I.; Geo. V. McInerney, St. John, N.B.; Geo. L. Staunton, K.C., Hamilton.

Officers:—Hon. M. F. Hackett, President, Stanstead, Que.; Hon. A. D. Richard, Vice-President, Dorchester, N.B.; Bernard O'Connell, Vice-President, Dublin, Ont.; J. J. Behan, Secretary, Kingston; Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of R.S.C., Chapter 124 (Can.) to transact Life Insurance on the Assessment Plan: See special Act 56, Vict., c. 90 (D.)

3. The Corporation has no deposit with the Government of Canada: (R.S.C., c. 124, s. 37.)

CANADIAN FIRE INSURANCE COMPANY.

Register No. 2568.

Certificate of Registry No. 1348.

DIRECTORS AND OFFICERS.

Officers:—James H. Ashdown, President, Winnipeg; F. W. Stobart, Vice-President, Winnipeg; R. T. Riley, Managing Director, John Galt, E. F. Hutchings, George Crowe, R. J. Campbell, Winnipeg; C. S. Riley, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, F. K. Foster, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, a deposit accepted at \$66,500.

NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2438.

Certificate of Registry No. 1308.

DIRECTORS AND OFFICERS.

Directors:—Elias Rogers, Toronto; R. H. Matson, Toronto; Hon. Robert Beaven, Victoria, B. C.; T. C. Irving, Toronto; William Stone, Toronto; Albert A. Macdonald, M. D., Toronto; Hon. J. J. Foy, K. C., M. P. P., Toronto; G. L. Milne, M. D., Victoria, B. C.; G. A. Hetherington, M. D., St. John, N.B.; J. D. Chipman, St. Stephen, N.B.; H. McC. Hart, Halifax, N.S.; J. L. Spink, Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, London, Ont.; J. N. Greenshields, K. C., Montreal, Que.; J. N. Shenstone, Toronto; H. Laporte, Montreal, Que.; Peleg Howland, Toronto; Charles E. Doolittle, Hamilton; Albert J. Ralston, Toronto, Ont.

Officers:—Elias Rogers, President, Toronto; Hon. J. J. Foy, K. C., M. P. P., and Wm. Stone, Toronto, Vice-Presidents; Albert J. Ralston, Managing-Director, Toronto; F. Sparling, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D.); R.S.C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$53,500, held by the Receiver-General.

LAW UNION AND CROWN INSURANCE COMPANY.

Register No. 2547.

Certificate of Registry No. 1326.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Cecil Bethune, Ottawa. Suits by or against the Company may be brought in the name of the Law Union and Crown Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., c. 110; 25 and 26 Vict., c. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the articles of Association provides as follows: "In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the company, by which any responsibility shall be undertaken or incurred by or imposed upon the company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract, shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every such shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit with Receiver-General of Canada. Deposit accepted at \$153,628.

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN
THE DOMINION OF CANADA.

Register No. 2427.

Certificate of Registry No. 1296.

Officers:—S. H. Kent, High Chief Ranger, Hamilton; H. J. Boyd, Sub. High Chief Ranger, Winnipeg, Man.; H. E. Griffiths, High Court Treasurer, Toronto; L. Secord, M.D., High Court Medical Examiner, Brantford; W. G. Scott, High Court Senior Woodward, Mount Forest; A. Dynes, High Court Junior Woodward, Hamilton; W. Benson, High Court Senior Beadle, Chatham; W. Mills, High Court Junior Beadle, Ingersoll; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Chief Agent and Attorney for Ontario, W. Williams, Toronto.

2. The Corporation as now registered was constituted by the special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Ed. VII., c. 101.

3. The Corporation is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life and Sickness Insurance.

4. The Corporation has no deposit with the Government of Canada.

NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 2549.

Certificate of Registry No. 1328.

DIRECTORS AND OFFICERS.

Directors:—Max Danziger, New York; Alfred L. White, New York; Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, Brooklyn; Daniel Birdsall, New York; J. Romaine Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; F. G. Hallett, New York; A. L. Hanscom, New York; Elijah R. Kennedy, New York; J. Edgar Leaycraft, New York; Alfred E. Marling, New York; Frederick G. Potter, New York; Frederick Winant, New York; William H. Young, New York.

Officers:—Max Danziger, President, New York; Alfred L. White, Vice-President, New York; Major A. White, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada, R.S. C., chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$18,770, held by the Minister of Finance.

EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 2578.

Certificate of Registry No. 1358.

DIRECTORS AND OFFICERS.

Directors.—David Fasken, B.A., Toronto; Ruliff Grass, Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Geo. Gooderham, Toronto; W. F. B. Colter, L.D.S., Sarnia; R. W. Gordon, Pembroke; Thomas Long, Toronto; W. J. McFarland, Toronto; J. F. W. Ross, M.D., Toronto; George E. Weir, Dresden; J. S. Knechtel, Hanover; Alex. Fasken, B.A., Toronto; Wm. Harvey, B.L., Winnipeg; Jos. Wright, Toronto.

Officers.—David Fasken, B.A., President, Toronto; Ruliff Grass, Vice-President, Toronto; S. J. Parker, Vice-President, Owen Sound; Edwin Marshall, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7.—Incorporated by Charter (Ontario) issued under R.S.O. 1887, c. 167, s. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," Liber 123, No. 7, Office of Provincial Registrar; 1889, December 11.—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited;" 1899, December 19th.—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life In-

surance Company"; 1900, June 6.—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, c. 203, s. 44; R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$52,300, held by the Government of Canada.

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

Register No. 2413.

Certificate of Registry No. 1282.

DIRECTORS AND OFFICERS.

Directors:—S. F. McKinnon, Toronto; A. A. Allan, Toronto; John R. Barber, Georgetown; Dr. George H. Bowlby, Berlin; A. B. Cunningham, Kingston; H. P. Eckhardt, Toronto; John Flett, Toronto; Emil Nerlich, Toronto; W. J. Gage, Toronto; John Knox, Hamilton; R. Millichamp, Toronto; J. N. Shenstone, Toronto; Dr. Uriah M. Stanley, Brantford; Hugh Waddell, Peterborough; R. W. Robertson, Brantford.

Officers:—S. F. McKinnon, President, Toronto; John R. Barber and J. Flett, Vice-Presidents; Armstrong Dean, General Manager, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Anglo-American Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 1899, March 16th.—Incorporated by charter (Ontario) issued under R.S.O., 1897, c. 203, s. 3; R.S.C., chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$50,583.47 held by the Government of Canada.

OTTAWA FIRE INSURANCE COMPANY.

Register No. 2421.

Certificate of Registry No. 1290.

DIRECTORS AND OFFICERS.

Directors:—Charles Magee, Ottawa; C. Berkeley Powell, Ottawa; C. Ross, Ottawa; C. Jackson Booth, Ottawa; Hon. W. C. Edwards, Rockland; Allan Francis, Renfrew; Denis Murphy, Ottawa; Bennett Rosamond, M.P., Almonte; W. S. Odell, Ottawa; C. C. Ray, Ottawa.

Officers:—Charles Magee, President, Ottawa; C. Berkeley Powell, 1st Vice-President, Ottawa; C. Ross, 2nd Vice-President, Ottawa; C. E. Carbold, General Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Ottawa Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated September 30th, 1899, by charter (Ontario) under R.S.O. 1897, c. 203, s. 3; Order-in-Council (Ontario), March 31st, 1900, authorizing the re-lease of the Company's Provincial deposit under R.S.O. 1897, c. 203, s. 44; R.S.C. chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$53,200, held by the Government of Canada.

EQUITY FIRE INSURANCE COMPANY.

Register No. 2559.

Certificate of Registry No. 1338.

DIRECTORS AND OFFICERS.

Directors:—Thos. Crawford, M.P.P., Toronto; C. C. Van Norman, Toronto; His Honor Judge Morgan, Toronto; D. Carlyle, J.P., Toronto; H. E. Irwin, K.C., Toronto; Wm. Hendrie, Jr., Hamilton; Stephen Noxon, Ingersoll; A. F. Maclaren, M.P., Stratford; W. Vandusen, Toronto Junction; W. G. Brown, Toronto; D. Hibner, Berlin; Wm. Govenlock, Seaforth.

Officers:—Thos. Crawford, M.P.P., President; C. C. Van Norman, Vice-President; Wm. Greenwood Brown, General Manager.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Equity Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1898, January 29th—Incorporated by Charter (Ontario), under R.S.O. 1897, c. 203, s. 3; 1901, July 26th, Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R. S. O. 1897, c. 203, s. 44; R.S.C. chap. 124.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$50,211, held by the Government of Canada.

RELIANCE MUTUAL LIFE INSURANCE SOCIETY.

Register No. 2553.

Certificate of Registry No. 1332.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Insurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R.S.C., chap. 124.

3. Assets of the Company are deposited and held in Canada as special Security for the policy holders therein as follows: Deposit accepted at \$123,321.

NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 2554.

Certificate of Registry No. 1333.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw. Suits by or against the Company may be brought in the name of the Norwich Union Life Insurance Society.

2. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

3. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$68,888.

CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 2422.

Certificate of Registry No. 1291.

DIRECTORS AND OFFICERS.

Directors:—Hon. John Dryden, Toronto; Emerson Coatsworth, Jr., LL.B., Toronto; A. F. MacLaren, M.P., Stratford; R. S. Williams, Toronto; J. W. Scott, Listowel; W. Vandusen, Toronto Junction; G. T. Somers, Toronto; Angus McKay, M.D., Ingersoll; H. Wilberforce Aikens, B.A., M.D., C.M., M.R.C.S., Toronto; John Gillies, M.D., Teeswater; Sidney Jones, Toronto; J. A. Jackson, Toronto; Joseph Rosser, Ailsa Craig.

Officers:—Hon. J. Dryden, President, Toronto; G. T. Somers, Toronto and J. W. Scott, Listowel, Ont., Vice-Presidents; George B. Woods, General Manager, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O., 1897, chap. 203, s. 3; 1 Ed. VII.; 1901, chap. 94. (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, s. 44. (See also R.S.C., chap. 124.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$52,250, held by the Government of Canada.

CROWN LIFE INSURANCE COMPANY.

Register No. 2594.

Certificate of Registry No. 1374.

DIRECTORS AND OFFICERS.

Directors:—John Charlton, M.P., Lynedoch; Geo. H. Roberts, Toronto; F. E. Hodgins, K.C., Toronto; Col. the Hon. David Tisdale, P.C., M.P., Simcoe; Randolph Macdonald, Toronto; W. B. McMurrich, K.C., Toronto; A. R. Boswell, K.C., To-

ronto; Rodolph Forget, M.P., Montreal. Que.; R. L. Borden, K.C., M.P., Halifax, N.S.; Samuel Barker, M.P., Hamilton; Henry T. Machell M.D., Toronto; Geo. H. Hees, Toronto; C. S. Wilcox, Hamilton; J. D. Hazen, K.C., M.P.P., St. John, N.B.; Herbert M. Mowat, K.C., Toronto.

Officers:—Hon. David Tisdale, P.C., M.P., President, Simcoe; John Charlton, M.P., Vice-President, Lynedoch; Geo. H. Roberts, Managing Director, Toronto; Arthur J. Hughes, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); R.S.C., chap. 124, The Insurance Act. (See also The Ontario Insurance Act, R.S.O., 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$52,608, held by the Government of Canada.

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Register No. 2573.

Certificate of Registry No. 1352.

DIRECTORS AND OFFICERS.

Directors:—Fred E. Nelson, Jas. Morgan, Jas. Davidson, E. S. Miller, J. C. Holden, Frederick Bacon, J. A. U. Beaudry, O. Faucher, all of Montreal; Wm. M. McMaster, Montreal; F. G. Lyman, Montreal.

Officers:—Fred E. Nelson, President; James Morgan, Vice-President; James Davidson, 2nd Vice-President; F. J. J. Stark, General Manager.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Arthur Murch Featherston, Temple Building, Toronto, Ont. Suits by or against the Company may be brought in the name of The Accident and Guarantee Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Private Act of the Dominion of Canada, 63-4 Victoria (1900), chap. 87 (D.); R.S.C., chap. 124. The Insurance Act. (See also the Ontario Insurance Act, R.S.O., 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$35,177, held by the Government of Canada.

THE HOME INSURANCE COMPANY.

Register No. 2552.

Certificate of Registry No. 1331.

OFFICERS.

John H. Washburn, President; Elbridge G. Snow, Vice-President; Areunah M. Burtis and William H. Cheyne, Secretaries.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see R.S.C., c. 124 and R.S.O., 1897, chap. 203, and Acts amending same.)

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock (\$3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$250,000, held by the Government of Canada.

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 2403.

Certificate of Registry No. 1272.

DIRECTORS AND OFFICERS.

Directors:—A. H. Hoover, A. F. Webster, R. E. Menzie, J. T. Hornibrook, John McClelland, James Dixon, W. M. German, K.C., M.P., E. E. Sheppard, J. B. King, Alex. Finkle, E. Guss Porter, M.P., Stephen Noxon, K.C., M.P.

Officers:—A. H. Hoover, President; Hon. W. C. Edwards, Rockland, Vice-President; W. Dineen, Toronto, 2nd Vice-President; Thos. Baker, London, 3rd Vice-President; A. H. Hoover, Managing-Director.

1. Head Office, Toronto, Ont., A. H. Hoover, President and Managing-Director.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII. (Dom.) chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholding members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$50,000.

RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 2570.

Certificate of Registry No. 1350.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., Chap. 8 (Imperial Act.); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., Chap. 14 (Imperial Act); also the Companies Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee, Accident and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada £20,000, accepted at \$84,680.

MARYLAND CASUALTY COMPANY.

Register No. 2424.

Certificate of Registry No. 1293.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, J. William Mackenzie, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Act of the General Assembly of Maryland, amending Charter, 1898, chap. 43; Act amending and extending powers, 1900, Chap. 10; Act amending and extending powers, 1902, Chap. 386.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock (\$750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1906, to transact Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein, as follows: Deposit accepted at \$89,313.

UNION LIFE ASSURANCE COMPANY (OF TORONTO).

Register No. 2439.

Certificate of Registry No. 1309.

DIRECTORS AND OFFICERS.

Directors:—Hardy Pollman Evans, President; Harry Symons, K.C., Toronto; Fred. G. Hughes, L.D.S., Galt; G. E. Millicham, M.D., Toronto; G. E. Allen Jones and A. E. Vallerand, Quebec; W. H. Carrie, Toronto.

Officers:—Hardy Pollman Evaps, President and Manager, Toronto; G. E. Millichamp, M.D., 1st Vice-President, Toronto; H. Symons, K.C., Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Union Life Assurance Company (of Toronto).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII., c. 109 (Canada), an Act to incorporate the Union Life Assurance Company, (of Toronto); R.S.C., chap. 124, The Insurance Act; R.S.O., 1897, chap. 203, The Ontario Insurance Act, and Acts amending the same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$51,300, held by the Government of Canada.

THE MUTUAL RESERVE LIFE INSURANCE COMPANY.

FORMERLY

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 2411.

Certificate of Registry No. 1280.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, F. R. Harvey, Toronto. Suits by or against the Company may be brought in the corporate name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1875, chap. 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies; 1901, chap. 722.

3. *The members are related* as follows: Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association and there is no liability incurred by becoming a member of the Association.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance on the Assessment Plan in respect of business.

taken up to the 11th August, 1899. All business taken after that date to be on the fixed premium plan with legal reserve, under sec. 42A of R.S.C., c. 124. A special Act of the Dominion of Canada was passed in 1904 for the conversion of the assessment policies of the Company into fixed premium contracts.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$242,922, held by Receiver-General; also \$62,250 in the hands of Canadian Trustees under the Insurance Act.

STATE LIFE INSURANCE COMPANY.

Register No. 2599.

Certificate of Registry No. 1378.

DIRECTORS AND OFFICERS.

Directors:—Andrew M. Sweeney, Samuel Quinn, Wilbur S. Wynn, Chas. F. Coffin, R. Wesley McBride, Indianapolis, Ind.

Officers:—Andrew M. Sweeney, President; Samuel Quinn, Vice-President; Wilbur S. Wynn, Secretary.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, c. 23; 1903, c. 27.

3. *The members are related as* members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$50,000.

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 2583.

Certificate of Registry No. 1363.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan, Toronto. Suits by or against the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered for the year ending 30th April, 1906, to transact Marine Insurance under R. S. O., 1897, c. 203.

5. *Deposited assets*.—In Canada, pursuant to Section 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 2426.

Certificate of Registry No. 1295.

DIRECTORS AND OFFICERS.

Directors:—John R. Bland, J. Kemp Bartlett, E. Austin Jenkins, Eugene Levering, Bernard Cahn, Owen Daly, Wm. H. Matthai, Robert Taylor, George J. Records, Moses Pels, Townsend Scott, Henry B. Wilcox, Charles K. Lord, Geo. R. Callis, John M. Litting, Wm. C. Rouse, Lawrence Perin, all of Baltimore, Maryland; and Robert B. Dixon, of Easton, Md.

Officers:—John R. Bland, President; J. Kemp Bartlett, Vice-President; George R. Callis, Secretary, Baltimore, Maryland.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Arthur Ernest Kirkpatrick, Toronto. Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscription to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee Insurance, and the business of guaranteeing or becoming security for the faithful performance of any trust, office, duty, contract, or agreement and to go upon any appeal or other bond.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$90,250.

MONTREAL-CANADA FIRE INSURANCE COMPANY.

Register No. 2440.

Certificate of Registry No. 1310.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, Herbert A. Shaw, Toronto. Suits by or against the Company may be brought in the name of The Montreal-Canada Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1859, chap. 59; Province of Quebec, 1881, chap. 72; Canada, 1903, chap. 158. See also R. S. C., c. 124, and R. S. O., 1897, chap. 203, and Acts amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$57,000, held by the Government of Canada.

GERMAN AMERICAN INSURANCE COMPANY.

Register No. 2435.

Certificate of Registry No. 1304.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, William A. Medland, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as stockholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein, as follows: Deposit accepted at \$101,100.

MANITOBA ASSURANCE COMPANY.

Register No. 2406.

Certificate of Registry No. 1275.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, James Sauter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba, 28th May, 1886, chap. 63, 49 Vict., an Act to Incorporate the Manitoba Assurance Company; 4 Edward VII., chap. 73, an Act to amend the Act of incorporation of the Manitoba Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$52,367.

THE EMPIRE ACCIDENT AND SURETY COMPANY.

Register No. 2584.

Certificate of Registry No. 1364.

DIRECTORS AND OFFICERS.

Directors:—M. L. Leitch, Judge Edward Elliott, Thomas Boles, Alex. Stuart, K.C., F. G. Rumball, B. S. Murray, London; S. A. King, M.D., Windsor; D. McLachlan, Chatham; John D. Wilson, M.D., London; Wm. Squires, Mitchell; D. Stewart, Hampstead.

Officers.—M. L. Leitch, President; Judge Edward Elliott, Vice-President; John D. Wilson, Medical Director; Thomas Boles, Secretary-Treasurer.

1. *Head Office*, London, Ont. Suits by or against the Company may be brought in the name of the Empire Accident and Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 3 Edward VII., chap. 118, 1903 (Special Act); R.S.C., chap. 124, The Insurance Act. (See also The Ontario Insurance Act, R.S.O., 1897, chap. 203, and Acts amending the same.)

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Sickness and Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$80,000, held by the Government of Canada.

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 2698.

Certificate of Registry No. 1382.

Date of Application for Registry 15th July, 1905.

Signatory.—Alfred Lawrence Davis, Toronto, President and General Manager.

1. *Head Office*, Toronto, Ont. Suits by or against the Company may be brought in the name of the Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 15th July, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Guarantee and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$95,855.00 held by the Receiver-General of Canada.

INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 2695.

Certificate of Registry No. 1381.

Date of Application for Registry 15th June, 1905.

Signatory.—DeWitt Van Buskirk, President.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, George H. Watson, K.C., Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 2nd June, 1905, and expiring on the 31st day of March, 1906, to transact Guarantee Insurance, limited and restricted however to the issue of contracts or bonds to Singer Sewing Machine Company as against loss arising from the default, neglect or breaches of duty by the employees of the said Singer Sewing Machine Company in the Dominion of Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held as special security for the policy holders in Canada as follows: Deposit accepted at the value of \$5,000 held by the Department of Finance.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 2628.

Certificate of Registry No. 1380.

Date of Application for Registry 29th May, 1905.

Signatory.—George F. Seward, President.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits by or against the Company may be brought in the name of The Fidelity and Casualty Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The Capital Stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 15th May, 1905, and expiring on the 31st day of March, 1906, to transact Accident, Sickness and Burglary Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposits accepted at the value of \$90,000, held by Receiver-General of Canada.

THE CENTRAL LIFE INSURANCE COMPANY OF CANADA.

Register No. 2600.

Certificate of Registry No. 1379.

Date of Application for Registry 23rd May, 1905.

Signatory.—J. M. Spence, Managing-Director.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Central Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R.S.C., chap. 124, the Insurance Act; (See also The Ontario Insurance Act, R.S.O 1897, chap. 203, and amendments to the same.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 20th day of May, 1905, and expiring on the 31st day of March, 1906, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$54,000, held by Receiver-General of Canada.

THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 2443.

Certificate No. 1313.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office, Somerset House, London.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1906, pursuant to R.S.O., 1897, c. 203.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

BALANCE SHEET FOR THE YEAR ENDING 31st DECEMBER, 1904.

Profit and Loss Account, 31st December, 1904.

	£	s.	d.		£	s.	d.
Balance 1st January, 1904.....	207,638	4	7	Dividends paid February and July, 1904... ..	40,000	0	0
Balance of Underwriting Account, 1903, at 31st December, 1903...	269,666	13	6	Claims, returns and re-insurances paid on			
Interest on Investments.....	40,820	4	7	1903 Account, from 1st January, 1904,			
Transfer fees.....	36	1	0	to date, and Underwriters' Commission.	201,324	8	8
				Amount carried to Suspense Account on			
				closing 1903 account.....	62,000	0	0
					263,324	8	8
				Less Bad Debts recovered, 1903 account.....	109	7	2
					263,215	1	6
				Income tax, 1903 account.....	2,617	18	11
				Loss on sale of investments.....	259	6	9
				Balance carried down.....	212,068	16	6
					£518,161	3	8

Underwriting Account, 1904.

	£	s.	d.
Premiums—less returns and re-insurances.....	£462,631	19	3
	£462,631	19	3
Claims paid.....	£140,529	9	3
	£	s.	d.
Office expenses, including salaries, etc., London, Liverpool and Manchester...	26,704	3	6
Directors' and auditors' fees.....	6,300	0	0
General law charges.....	4	5	0
	33,008	8	6
Less proportion charges to internal re-insurance account.....	1,708	4	8
	31,300	8	10
Expenses of branches and agencies.....	15,207	9	0
Balance carried down.....	275,594	17	2
	£462,631	19	3

General Balance Sheet, 31st December, 1904.

	£	s.	d.
To CAPITAL subscribed—100,000 shares at £20 per share.....			
£2,000,000. Paid-up—£2 per share.....	200,000	0	1
Reserve Fund.....	450,000	0	0
Outstanding accounts.....	13,801	15	10
Internal re-insurance account.....	65,753	9	8
Investment fluctuation account, being the difference between cost and market value of securities at 31st December.....	69,323	16	1
Suspense account.....	76,480	2	0
Dividends not yet claimed.....	651	9	0
Balance of profits and loss account.....	212,068	16	6
Balance of underwriting account, 1904.....	275,594	17	2
	£1,363,674	6	3
	£	s.	d.
By investments (at market value on 31st December) and loans...	1,221,660	3	10
Debtors for premiums, etc.....	98,809	6	1
Interest accrued, but not yet received.....	16,470	17	7
Office furniture and fixtures.....	927	10	2
Stamps on hand.....	347	17	6
Bills receivable.....	2,660	4	0
	£	s.	d.
Cash on deposit.....	7,000	0	0
Cash at bankers and in hand.....	15,798	7	1
	22,798	7	1
	£1,363,674	6	3

We beg to report that we have each in our respective Districts examined the accounts of the Company, and that the above Balance Sheet compiled therefrom is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company.

We also report that we have individually satisfied ourselves of the existence of the Securities belonging to our respective Offices.

J. F. CLARKE, LONDON,
J. S. H. BANNER, LIVERPOOL,
WM. ASHWORTH, MANCHESTER,
Auditors.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 2442. Certificate of Registry No. 1312.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.
2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.
3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.
4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance and the registry has been renewed until the 30th April, 1906, pursuant to statute of Ontario, R.S.O., 1897, c. 203.
5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

FORTY-SECOND ANNUAL STATEMENT, DECEMBER 31st, 1904.

Officers:

W. J. DUTTON.....	President.
B. FAYMONVILLE.....	Vice-President.
J. B. LEVISON.....	2nd Vice-President.
L. WEINMANN.....	Secretary.

INCOME.

Net premiums—fire.....	\$3,775,984 84	
—marine.....	489,402 99	
Interest, dividends and rents...	226,969 44	
		\$4,492,357 27

EXPENDITURE.

Net losses paid—fire...	\$2,005,458 48	
—marine.....	257,764 29	
		\$2,263,222 77
Dividends.....		120,000 00
Commission and brokerage.....		753,387 76
Salaries, fees, etc.....		300,416 06
Taxes—State, National, Local.....		82,652 07
All other expenditures.....		292,869 62

LIABILITIES.

	\$3,812,548 28	
Losses in process of adjustment.....	\$ 292,755 27	
Re-insurance reserve.....	2,875,715 34	
Marine bills payable.....	2,180 00	
All other claims and demands.....	121,877 63	
Capital, paid up in cash.....	1,000,000 00	
Net surplus.....	2,233,911 58	

SCHEDULE OF ASSETS.

\$6,526,439 82

Bonds.

160,000 United States.....	\$ 209,600 00
120,000 Omnibus Cable Railway Co., San Francisco, Cal.....	145,500 00
120,000 Market Street Railway Co., San Francisco, Cal.....	139,800 00
22,000 Powell Street Railway Co., San Francisco, Cal.....	24,860 00
53,000 Sutter Street Railway Co., San Francisco, Cal.....	59,890 00
54,000 Presidio and Ferries Railroad Co., San Francisco, Cal.....	54,000 00
5,000 Park and Cliff House Railway.....	5,250 00
70,000 Los Angeles Railway Co., Los Angeles, Cal.....	81,550 00
10,000 Oakland Transit Co.....	11,000 00
5,000 Oakland Transit Co.....	6,000 00
70,000 San Francisco & San Joaquin Valley Railway Co.....	83,650 00
53,000 San Francisco & North Pacific Railway.....	59,625 00
85,000 Pacific Electric Ry. Co.....	89,675 00
190,000 South Pacific Coast Railway Co.....	186,200 00
100,000 Stamped, Southern Pacific R. R. of Cal.....	108,000 00
3,000 Southern Pacific Co., of Cal.....	3,000 00
25,000 Southern Pacific R. R. of Cal., Unstamped...	28,750 00
73,000 Southern Pacific Branch.....	98,550 00
20,000 Sierra Railway of California.....	22,000 00
83,000 North Pacific Coast Railroad Co.....	87,565 00
51,000 Spring Valley Water Works of San Francisco.....	53,040 00
34,000 Pacific Gas Improvement Co.....	32,980 00
20,000 California Northwestern Ry. Co.....	22,500 00
115,000 San Francisco, Oakland and San Jose R. R.....	123,625 00
50,000 Petaluma & Santa Rosa Ry. Co., Cal.....	50,000 00
55,000 The Risdon Iron and Locomotive Works.....	57,750 00
5,000 San Francisco Dry Dock Co.....	5,600 00
71,000 Oakland Gas, Light and Heat Co., Oakland, Cal.....	76,325 00
54,000 Stockton Gas and Electric Co., Stockton, Cal.....	52,650 00

SCHEDULE OF ASSETS.—Continued.

Bonds.

60,000 Bay Counties Power Co.....	\$60,900 00
25,000 Cal. Central Gas and Elec. Co.....	26,250 00
50,000 Cal. Gas & Elec. Co.....	42,500 00
60,000 San Francisco Gas & Elec. Co.....	60,000 00
5,000 Edison Electric Co., Los Angeles, Cal.....	5,000 00
50,000 Valley Counties Power Co.....	42,500 00
35,000 Northern Cal. Power Co.....	35,000 00
10,000 Siskiyou Elec. Power Co.....	10,000 00
20,000 Keswick Elec. Power Co.....	20,000 00
10,000 Hanford Gas & Power Co., Cal.....	10,000 00
26,000 Nevada Electric Power Co., Cal.....	29,250 00
70,000 Sunset Telephone and Telegraph Co.....	74,200 00
22,000 American Hawaiian Steamship Co., New York, N.Y.....	22,880 00
7,000 Baker City, Oregon, School.....	7,245 00
20,000 Riverside Water Co.....	20,000 00
50,000 Honolulu Rapid Transit and Land Co.....	53,000 00
30,000 Oahu Railway and Land Co.....	30,900 00
30,000 Olaa Sugar Co.....	28,500 00
50,000 Hilo Railroad Company, Honolulu, H. I.....	47,500 00
20,000 Oahu Sugar Co., of Honolulu, H. I.....	20,000 00

Stocks.

2,986 Home Fire & Marine Insurance Co., of California.....	600,000 00
410 Bank of California, San Francisco, Cal.....	172,200 00
130 First National Bank, San Francisco, Cal.....	41,600 00
225 Anglo-Californian Bank, Ltd., S. F., Cal.....	19,687 50
100 Mercantile Trust Co., San Francisco, Cal.....	22,500 00
10 Union Trust Co.....	20,000 00
450 Oakland Bank of Savings, Oakland, Cal.....	49,500 00
50 Union National Bank, Oakland, Cal.....	8,250 00
304 San Francisco National Bank.....	45,600 00
83 Security Savings Bank, S. F.....	31,540 00
130 National Bank of D. O. Mills & Co., Sacramento, Cal... ..	39,000 00
1,000 California Street Cable Railroad Co., S. F., Cal.....	200,000 00
550 Presidio and Ferries Railroad Co., S. F., Cal.....	22,000 00
800 San Francisco Gas and Electric Co., S. F., Cal.....	43,200 00
375 Cal. Gas & Electric Co.....	18,750 00
366 Pacific States Telephone & Telegraph Co.....	38,430 00
1,200 Spring Valley Water Works, S. F., Cal.....	46,800 00
100 San Jose Water Co., San Jose, Cal.....	10,000 00
656 San Francisco Dry Dock Co., S. F., Cal.....	39,360 00
656 Mission Rock Co., San Francisco, Cal.....	
100 Marin County Water Co.....	5,900 00
Loans on bonds and mortgages.....	213,400 00
Loans on collaterals.....	428,250 00
Cash in banks and office.....	456,597 73
Real estate, Company's Home Office.....	300,000 00
Real estate, Company's Oakland Office.....	75,000 00
Other real estate owned by Company.....	127,750 00
Premiums in course of collection and marine premium notes.....	806,225 33
All other assets.....	20,339 26

\$6,526,439 82

UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 2453.

Certificate of Registry No. 1923.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.*

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1906, pursuant to R. S. O., 1897, chap. 203.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Profit and Loss Account to 31st December, 1904.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet.....	119,132	9	4
Balance Underwriting account, 1903.....	244,460	8	11
Interest on investments, loans, etc.....	29,073	6	9
Transfer fees.....	30	0	0
	<u>£392,696</u>	<u>5</u>	<u>0</u>
	£	s.	d.
By dividend authorized by general meeting, paid 30th Jan., 1904.	15,532	10	0
Interim dividend, paid 1st July, 1904.....	13,080	0	0
Income tax.....	4,358	3	6
	£	s.	d.
Losses, averages, returns, re-insurances, and charges paid on account of 1903...	233,859	12	5
Transferred to suspense against further claims.....	45,000	0	0
	<u>278,859</u>	<u>12</u>	<u>5</u>
Bad Debts.....	25	10	7
Balance.....	80,840	8	7
	<u>£392,696</u>	<u>5</u>	<u>0</u>

Underwriting Account, 1904.

	£	s.	d.
To net premiums, after deducting returns, re-insurances, etc... ..	459,929	8	10
	<u>£459,929</u>	<u>8</u>	<u>10</u>
	£	s.	d.
By losses and averages paid..... ..	144,064	5	2
General expenses, (including branches, foreign agencies, subscriptions to Underwriters' rooms, Lloyds' register, etc..... ..	35,695	5	10
Directors' remuneration..... ..	3,000	0	0
Auditors' fee..... ..	231	0	0
Balance..... ..	276,938	17	10
	<u>£459,929</u>	<u>8</u>	<u>10</u>

General Balance Sheet, 31st December, 1904.

	£	s.	d.
To capital—65,400 shares of £20 each—£1,308,000—upon which £2. 10s. per share has been called up..... ..	163,500	0	0
Reserve fund..... ..	400,000	0	0
Sundry creditors..... ..	20,409	16	0
Unclaimed dividends..... ..	176	4	0
Internal Re-insurance account..... ..	598	16	3
Investment realization suspense account..... ..	20,781	8	7
Underwriting suspense account..... ..	55,557	1	2
Underwriting account, 1904..... ..	276,938	17	10
Profit and loss account... ..	80,840	8	7
	<u>£1,018,802</u>	<u>12</u>	<u>5</u>
	£	s.	d.
By investments and loans..... ..	863,956	11	7
Sundry debtors..... ..	103,592	12	2
Interest to date not received..... ..	9,747	9	4
Stamps on hand..... ..	517	12	0
Cash and bills at bankers and in hand... ..	40,988	7	4
	<u>£1,018,802</u>	<u>12</u>	<u>5</u>

We beg to report that we have duly examined and checked the books and vouchers from which the above accounts have been compiled, together with the securities held by the Company, and, in our opinion, the balance sheet is properly drawn up, so as to exhibit a true and correct view of the position of the Company, as shown by the books.

HARMOOD BANNER & SON,

Chartered Accountants.

Liverpool, 20th January, 1905.

THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 2588.

Certificate of Registry No. 1368.

Board of Directors:—C. Reiss, Esq., Consul General, Chairman, Mannheim; F. Scipio, Esq., Deputy Chairman, Manneheim; Dr. F. Englehorn, Mannheim; C. Eckhard, Esq., Mannheim; Charles Funck, Esq., Mannheim; S. Hartogensis, Esq., Consul-General, Mannheim; Dr. F. Hecht, Mannheim.

Managers:—R. Post, Mannheim; N. Muhlinghaus, Mannheim; F. Herm, Sub-Manager, Mannheim.

1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, G. G. Burnett, Toronto. Suits by or against the Company may be brought in the name of the Mannheim Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, is registered for the transaction of Ocean Marine Insurance for the term ending 30th April, 1906, pursuant to The Ontario Insurance Act.

5. *Deposited assets.*—In Canada, pursuant to sec. 3a and 49 (4), Insurance Act of Canada, no deposit is required of this Company.

TWENTY-FIFTH BALANCE SHEET.

	£	s.	d.
Issued capital of the Company.....	400,000	0	0
Reserve fund.....	100,000	0	0

The guaranteed funds of the Company consist now of :

Issued capital... ..	400,000	0	0
Reserve fund.....	100,000	0	0
Reserves for outstanding claims and risks not run off.....	198,238	14	1
	£698,238	14	1

BALANCE SHEET FOR THE PERIOD 1ST JULY, 1903, TO 30TH JUNE, 1904.

DR.	£	s.	d.
Subscribed Capital.....	400,000	0	0
Reserve Fund.....	100,000	0	0
Creditors... ..	48,420	0	3
Reserve for re-insurances.....	8,426	12	0
Reserve for risks not run off and outstanding claims... ..	198,238	14	1
Gratuity fund for the clerks of the Company.....	9,250	0	0
Dividends unclaimed.....	95	2	6
Balance of profit and loss account.....	20,907	9	0
	£785,337	17	10

BALANCE SHEET.—Continued.

Cr.	£	s.	d.
Shareholders acceptances for uncalled capital.....	300,000	0	0
Investments in bonds and mortgages.....	288,719	9	7
House property.....	29,093	5	7
Furniture.....	1,653	0	8
Cash in hand, at bankers' and bills receivable.....	62,934	5	3
Sundry debtors.....	11,323	12	0
Balances at the Agents and Assured.....	89,049	2	3
Interest due and unpaid.....	2,565	2	6
	<u>£785,337</u>	<u>17</u>	<u>10</u>

Profit and Loss Account.

(a) Marine, River and Inland Insurance.

	£	s.	d.	£	s.	d.
Balance from last year's account... ..	1,639	13	2			
Reserve from last year's account for risks risks not run off and outstanding claims.	177,000	0	0			
Gross premium income... ..	472,957	2	1			
Balance of interest account.....	11,879	16	10			
				<u>663,476</u>	<u>12</u>	<u>1</u>

(b) Accident, Liability, Burglary and Plate Glass Insurance.

	£	s.	d.	£	s.	d.
Reserves from last year's account for risks not run off and outstanding claims	13,116	17	1			
Gross premium income.....	39,188	10	1			
				<u>52,305</u>	<u>7</u>	<u>2</u>
				<u>£715,781</u>	<u>19</u>	<u>3</u>

(a) Marine, River and Inland Insurance.

	£	s.	d.	£	s.	d.
Amount of premiums paid for re-insurances	196,239	1	0			
Net losses paid.....	197,370	13	10			
Agency commission and costs.....	46,324	8	5			
Expenses of management.....	10,299	18	2			
Reserve for re-insurances... ..	8,426	12	0			
Reserve for risks not run off and out- standing claims.....	180,000	0	0			
				<u>638,660</u>	<u>13</u>	<u>5</u>

(b) Accident, Liability, Burglary and Plate Glass Insurance.

	£	s.	d.	£	s.	d.
Amount of premiums paid for re-insurances.	7,903	8	3			
Net losses paid.....	9,379	14	3			
Agency commission and costs.....	16,678	16	9			
Expenses of management.....	4,202	12	4			
Reserve for risks not run off and out- standing claims.....	18,049	5	3			
				<u>56,213</u>	<u>16</u>	<u>10</u>
Net profit.....				<u>20,907</u>	<u>9</u>	<u>0</u>
				<u>£715,781</u>	<u>19</u>	<u>3</u>

The General-meeting voted the following distribution of the net profit of £20,907 9 0.

	£	s.	d.
To shareholders 12½ per cent. dividend... ..	12,500	0	0
To amount written off the furniture.....	500	0	0
Bonus to the Directors and Managers.....	4,268	0	4
Gratuities to the Clerks of the Company.....	1,300	0	0
Gratuity Fund for the Clerks of the Company.....	1,250	0	0
Balance to next year's account.....	1,089	8	8
	£20,907	9	0

Mannheim, the 29th October, 1904.

MANNHEIM INSURANCE COMPANY.

(Mannheimer Versicherungsgesellschaft.)

For the Board of Directors:

Reiss.

The Managers:

Mühlinghaus.

Post.

Herm,

Sub-Manager.

DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED,
INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE
TRANSACTION OF INSURANCE THEREIN.

Life and Accident Insurance Companies

Year ending 31st December, 1904

THE CENTRAL LIFE INSURANCE COMPANY.*

Commenced business 1st of April, 1901.

HEAD OFFICE, TEMPLE BUILDING, TORONTO.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Thomas Crawford, M.P.P.	Toronto, Ont.
James Dow, M. B.	Belwood, Ont.
A. Groves, M.D.	Fergus, Ont.
Torrance E. Bissel	Elora, Ont.
J. M. Spence	Toronto, Ont.

Officers:

Thomas Crawford, M.P.P., President	Toronto, Ont.
Torrance E. Bissel, 1st Vice-President	Elora, Ont.
J. M. Spence, Managing Director	Toronto, Ont.

Authorized Capital, \$1,000,000; Subscribed Capital, \$500,000; Paid-up, \$52,100;
Deposit at Provincial Treasury, \$25,000.*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of debentures	\$40,000 00
Amount of mortgages	200 00
Actual cash on hand at head office	285 67
Interest due and accrued and unpaid	132 50
Bills receivable	7,098 88
Premiums outstanding	2,758 64
Premiums deferred	1,375 67
Advances to agents	2,889 69
All other assets	383 26
Office furniture (not extended)	\$514 88
Total assets	\$55,124 31

Subscribed capital stock uncalled, less paid in advance of calls\$447,900 00

LIABILITIES.

Reinsurance reserve (interest at 3½ per cent.) ...	\$23,101 86
Premiums paid in advance	99 70
Total liabilities	\$23,201 56
Capital stock paid up	\$52,100 00

*The Company having made a deposit with, and having been licensed (20th May 1905) by the Dominion Government, the Deposit held by the Provincial Treasury of Ontario has been released. Order-in-Council 5th June, 1905.

RECEIPTS.

Amount received in cash for gross premiums	\$14,277 61
“ “ interest	1,413 91
“ “ from calls on capital stock	3,460 00
“ “ from premiums, capital stock	790 00
“ “ from investments (not extended)	\$100 00
Total receipts	<u>\$19,941 52</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission, salaries and bonus	\$6,824 06
“ medical examiners' fees	974 50
“ interest, discount and exchange	46 31
“ statutory assessment, license fee and Provincial tax	189 36
“ travelling expenses	1,587 06
“ rent and taxes	530 60
“ salaries, directors' and auditors' fees	5,400 72
“ printing, stationery and advertising	1,297 96
“ postage, telegrams and express	238 86
“ other expenses	286 76

Total expenses of management \$17,376 19

Miscellaneous Payments:

Cash paid for claims	\$2,000 00
“ re-insurance	455 81

Total expenditure \$19,832 00

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1903.....	444	\$ 487,750 00
Contracts taken during 1904 (new or renewed).....	278	264,500 00
Gross number and amount of contracts on foot at any time during 1904.....	722	752,250 00
	Number.	Amount.
		\$ c.
Deduction:		
Contracts matured in 1904 by death.....	1	2,000 00
Contracts lapsed in 1904.....	275	274,500 00
Surrendered, for which cash values were paid....	2	2,000 00
Total deductions extended.....	278	278,500 00
Gross number and amount of contracts on foot at 31st December, 1904	444	478,750 00
Less re-insured.....	(10)	25,500 00
Net number and amount of contracts on foot at 31st December, 1904	444	448,250 00

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares sub- scribed for.	Amount subscribed for.		Amount paid up in cash.	
			\$	c.	\$	c.
Alexander, Mrs. T. R.	Brantford	2	200	00	200	00
Allan, George	Wroxeter	10	1,000	00	100	00
Allen, Thomas	Durham	10	1,000	00	100	00
Alton, J. G.	Toronto	10	1,000	00	100	00
Anderson, R. S. G.	Wroxeter	10	1,000	00	100	00
Anderson, Rev. S.	Kirkton	10	1,000	00	100	00
Andrews, Thomas	Thornbury	20	2,000	00	200	00
Andrews, W. N.	"	10	1,000	00	100	00
Andrews, M. E.	"	5	500	00	50	00
Andrews, Mrs. F.	"	5	500	00	50	00
Baird, William	Carleton Place	20	2,000	00	200	00
Banning, Clara L. (in trust)	Arnprior	1	100	00	10	00
Banning, Clara L. (in trust)	"	2	200	00	20	00
Barber, A. E.	Arthur	5	500	00	50	00
Bayne, Rev. G. D.	Pembroke	2	200	00	20	00
Beattie, Rev. W.	Cobourg	10	1,000	00	100	00
Beckett, S. E.	Kintail	10	1,000	00	100	00
Bell, Catharine	Brantford	10	1,000	00	100	00
Bennetto, T. H.	Palmerston	10	1,000	00	100	00
Benton, L. C.	Walkerton	5	500	00	50	00
Bingham, G. S., M.D.	Hamilton	10	1,000	00	100	00
Bissell, T. E.	Elora	20	2,000	00	200	00
Blair, Rev. A.	Nassagaweya	60	6,000	00	600	09
Bloodsworth, Mrs. J. A.	Paisley	2	200	00	20	00
Bloodsworth, Rev. J. A.	"	2	200	00	20	00
Blyth, R. Y.	Belwood	2	200	00	20	00
Boden, Oscar	Meaford	10	1,000	00	100	00
Boomer, G. E.	Galt	10	1,000	00	100	00
Bradley, Rev. W. A.	Berlin	10	1,000	00	100	00
Broad, R. S., M.D.	Barrie	5	500	00	50	00
Brown, E. A. E.	Palmerston	10	1,000	00	100	00
Brown, Rev. F. L.	Tottenham	5	500	00	50	00
Brown, John	Carleton Place	10	1,000	00	100	00
Brown, Mr. M. M.	Toronto	5	500	00	50	00
Brown, W. G.	"	2	200	00	20	00
Brown, W. J.	Belwood	2	200	00	20	00
Buchanan, Catherine H.	Galt	20	2,000	00	200	00
Bundy, J. W.	Toronto	10	1,000	00	100	00
Buntin, Nellie	Teeswater	10	1,000	00	100	00
Burr, M. W.	Guelph	10	1,000	00	100	00
Calhoun, Joseph	Toronto	30	3,000	00	300	00
Cameron, J. M., M.D.	Galt	15	1,500	00	150	00
Campbell, G. I., M.D.	Grand Valley	2	200	00	20	00
Campbell, Rev. C. A.	Lakefield	18	1,800	00	180	00
Campbell, T. F., D.D.S.	Galt	10	1,000	00	100	00
Carson, Samuel	Meaford	20	2,000	00	200	00
Carter, Joseph	Guelph	8	800	00	80	00
Cassidy, J. I., M.D.	Moorefield	5	500	00	50	00
Chambers, Mrs. M. E.	Smiths Falls	5	500	00	50	00
Clarke, Joseph	Elora	16	1,600	00	160	00
Clarke, J. G., M.D.	Meaford	20	2,000	00	200	00
Claxton, Matilda	Orangeville	16	1,600	00	160	00
Clements, John	Alma	5	500	00	50	00
Cochinour, C. F.	Alajuela, Costa Rica	20	2,000	00	200	00
Cockburn, Rev. R. T.	Grand Valley	4	400	00	40	00
Colling, Rev. Thomas	Niagara Falls	50	5,000	00	500	00
Colvin, Mrs. B.	Galt	40	4,000	00	400	00
Colvin, A. J.	"	30	3,000	00	300	00
Colwell, Rev. A. S.	Colpoys Bay	2	200	00	20	00
Conerty, J. M., M.D.	Smith's Falls	10	1,000	00	100	00
Conning, Rev. J. S.	Baltimore, Ohio	5	500	00	50	00
Cook, Mrs. A. M.	Wheeling, W.V.	5	500	00	50	00
Cooley, Rev. J. W.	Grimsby	40	4,000	00	400	00
Coram, J. G., D.D.S.	Drayton	5	500	00	50	00
Cormack, James, Sr.	Guelph	10	1,000	00	100	00
Cornish, Robert	Waterloo	4	400	00	40	00
Cosgrove, Rev. T. A.	Newark, Ohio	20	2,000	00	200	00
Cosgrove, Rev. T. A. (in trust)	"	20	2,000	00	200	00
Cotton, Alexander	Grand Valley	8	800	00	80	00
Coulson, Charles	Brantford	10	1,000	00	100	00
Coultes, E. S.	Ripley	10	1,000	00	100	00
Craven, Rev. J. J.	Galt	5	500	00	50	00
Crawford, Thomas, M.P.P.	Toronto	40	4,000	00	400	00
Crawford, Rev. John	Niagara Falls	8	800	00	80	00
Creech, J. W.	Exeter	20	2,000	00	200	00
Crummy, Rev. Eber	Kingston	10	1,000	00	100	00
Cull, F. A.	Guelph	8	800	00	80	00
Currie, Rev. D.	Perth	50	5,000	00	500	00
Damm, Rev. G. D.	Waterloo	2	200	00	20	00
Daniel, E.	Guelph	10	1,000	00	100	00
Davis, C. E.	Walkerton	2	200	00	20	00

LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	No. of shares sub- scribed for.	Amount subscribed for.		Amount paid up in cash.	
			o c.		\$ c.	
Davis, T. W.	Ripley	20	2,000	00	200	00
Davies, Clara	Brantford	5	500	00	50	00
Davies, Fannie	"	2	200	00	20	00
Dick, Mrs. F.	Bolton	5	500	00	50	00
Dick, William	"	5	500	00	50	00
Dickenson, J. H.	Thornbury	5	500	00	50	00
Dippell, M. G.	Walkerton	5	500	00	50	00
Dodds, A.	Bolton	20	2,000	00	200	00
Dow, J., M.B.	Belwood	20	2,000	00	200	00
Dunlop, R. S. (in trust)	Brantford	10	1,000	00	100	00
Dunlop, R. S.	"	4	400	00	40	00
Elliott, Jno. W.	Milton	6	600	00	60	00
Farquharson, Rev. W.	Durham	5	500	00	50	00
Ferguson, A. L.	Smiths Falls	40	4,000	00	400	00
Florence, J. L.	Moorefield	10	1,000	00	100	00
Forsyth, D.	Palmerston	4	400	00	40	00
Foster, S. E., D.D.S.	Warton	10	1,000	00	100	00
Freeman, M.	Hamilton	10	1,000	00	100	00
Fullerton, Frank	Boston, Mass.	20	2,000	00	200	00
Geer, F. L.	North Bay	5	500	90	50	00
Gehl, Rev. W. C.	Hamilton	5	500	00	50	00
Gibb, G. J.	Blenheim	8	800	00	80	00
Gibney, Rev. H. J.	Alliston	40	4,000	00	400	00
Gibson, A., M.D.	Hillsburg	2	200	00	20	00
Gibson, Jane	London	16	1,600	00	160	00
Gibson, John	"	48	4,800	00	480	00
Glassford, A. G.	Guelph	5	500	00	50	00
Goodfellow, J. D.	Bolton	3	300	00	30	00
Goodwin, Mrs. C.	Grimsby	20	2,000	00	200	00
Gower, John	Meaford	20	2,000	00	200	00
Greenlaw, J. A., M.D.	Palmerston	2	200	00	20	00
Gregor, Frederick	Hespeler	8	800	00	80	00
Grierson, C. P.	Lanark	10	1,000	00	100	00
Groves, A. M.D.	Fergus	40	4,000	00	400	00
Gurr, W. C.	Goldstone	2	200	00	20	00
Gurnett, J. C., (in trust)	Ancaster	1	100	00	10	00
Gurnett, J. C.	"	5	500	00	50	00
Haist, Rev. A. Y.	Stratford	80	8,000	00	800	00
Haist, Rev. G. F.	Walkerton	40	4,000	00	400	00
Haist, William	Berlin	80	8,000	00	800	00
Hall, Rev. W. T.	Salisbury	10	1,000	00	100	00
Hamel, G. J.	Waterloo	6	600	00	60	00
Hamill, J. D., D.D.S.	Meaford	5	500	00	50	00
Hamilton, George	Palmerston	20	2,000	00	200	00
Hand, Rev. J. L.	Toronto	10	1,000	00	100	00
Hanks, A. R., M.D.	Blenheim	16	1,600	00	160	00
Hanna, F. M.D.	Brantford	5	500	00	50	00
Hanna, A. E., M.D.	Perth	5	500	00	50	00
Hansel, Frank, D.D.S.	Hamilton	20	2,000	00	200	00
Harrison, Frank	Toronto	10	1,000	00	100	00
Harrison, T. D.	Hamilton	30	3,000	00	300	00
Hart, Mrs. D.	Toronto	50	5,000	00	500	00
Henderson, E.	Ancaster	160	16,000	00	1,600	00
Henderson, Rev. A.	Orangeville	2	200	00	20	00
Henderson, Mrs. M. G.	New Westminster, B. C.	50	5,000	00	500	00
Henry, James, M.D.	Orangeville	1	100	00	10	00
Herald, John, M.D.	Kingston	5	500	00	50	00
Heslewood, F.	Palmerston	15	1,500	00	150	00
Higginbotham, A.	Milton	5	500	00	50	00
Hill, E. L., B.A.	Guelph	2	200	00	20	00
Hiscox, R. J.	Teeswater	10	1,000	00	100	00
Hopkins, J. A.	Dovercourt	5	500	00	50	00
Horton, H. G.	Toronto	20	2,000	00	200	00
Hortop, William	Waterloo	120	12,000	00	1,200	00
Howson, Eliz2beth	London	10	1,000	00	100	00
Hunt, C. F., D.D.S.	Hamilton	5	500	00	50	00
Hyndman, H.	Palmerston	16	1,600	00	160	00
Hyndman, S. W.	"	4	400	00	40	00
Inksetter, W. E.	Alajuela, Costa Rica	20	2,000	00	200	00
Ireland, S.	St. Marys	10	1,000	00	100	00
Irwin, Caroline	Hamilton	10	1,000	00	100	00
Irwin, Caroline (in trust)	"	20	2,000	00	200	00
Jackson, A. H.	Durham	5	500	00	50	00
Jamieson, D., M.D.	"	5	500	00	50	00
Johns, John	Warton	5	500	00	50	00
Johns, Wellington	Exeter	10	1,000	00	100	00
Johnston, A. W.	Fergus	16	1,600	00	160	00
Johnston, J. T.	Hamilton	2	200	00	20	00
Johnston, J. R. (Rev.)	Preston	4	400	00	40	00
Jones, C. A., M.D.	Mount Forest	4	400	00	40	00
Kaine, R. V.	North Bay	4	400	00	40	00

LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	No. of shares sub- scribed for.	Amount	Amount paid
			subscribed for.	up in cash.
			\$ c.	\$ c.
Kearns, John.....	Palmerston.....	5	500 00	50 00
Kearns, S.....	".....	5	500 00	50 00
Kellam, E. T., M.D.....	Niagara Falls.....	8	800 00	80 00
Kelly, C. I., M.D.....	Hamilton.....	10	1,000 00	100 00
Kelly, C. G.....	".....	25	2,500 00	250 00
Kelly, J. Amelia.....	".....	70	7,000 00	700 00
Kelly, J. C.....	".....	70	7,000 00	700 00
Kelly, M. E.....	".....	50	5,000 00	500 00
Kelly, P. T.....	Oakville.....	100	10,000 00	1,000 00
Kent, F. D., M.D.....	Thornbury.....	10	1,000 00	100 00
Kydd, J. H.....	Bowmanville.....	100	10,000 00	1,000 00
Kloepfer, C.....	Guelph.....	2	200 00	20 00
Knechtel, Rev. S. R.....	Berlin.....	2	200 00	20 00
Lane, R. T.....	Sault Ste. Marie.....	10	1,000 00	100 00
Leadley, P.....	Toronto.....	20	2,000 00	200 00
Livingstone, D.....	Barrie.....	10	1,000 00	100 00
Loghlin, M. J.....	Guelph.....	10	1,000 00	100 00
Loughrin, Elizabeth.....	".....	10	1,000 00	100 00
Lount, C. A., D.D.S.....	Walkerton.....	10	1,000 00	100 00
Lount, Mrs. S. A.....	".....	40	4,000 00	400 00
Lowe, Joseph.....	Meaford.....	40	4,000 00	400 00
Lucy, W. J.....	Winnipeg.....	10	1,000 00	100 00
McCallum, J. S., M.D.....	Smith's Falls.....	20	2,000 00	200 00
McCandless, M. A.....	Guelph.....	5	500 00	50 00
McCandless, M. A.....	".....	5	500 00	50 00
McCrimmon, J., M.D.....	Kincardine.....	10	1,000 00	100 00
McDonald, John.....	Carleton Place.....	20	2,000 00	200 00
McDougall, J. B.....	North Bay.....	5	500 00	50 00
McEwen, James.....	Warton.....	8	800 00	80 00
McFarlane, M. A., M.D.....	Carleton Place.....	20	2,000 00	200 00
McGorman, W. T., D.D.S.....	St. Mary's.....	4	400 00	40 00
McGowan, John, M.P.....	Elora.....	100	10,000 00	1,000 00
McIntyre, William.....	Grand Valley.....	2	200 00	20 00
McKay, D. A.....	Braemar.....	10	1,000 00	100 00
McKay, W. J. L. (Mrs).....	Orangeville.....	2	200 00	20 00
McKibbin, L. G., M.D.....	Toronto.....	20	2,000 00	200 00
McLaren, J. A.....	St. Mary's.....	10	1,000 00	100 00
McLellan, Isabella.....	Guelph.....	6	600 00	60 00
McLeod, N. D.....	Stayner.....	1	100 00	10 00
McLeod, Dr. D.....	".....	4	400 00	40 00
McLeod, Rev. R.....	Ripley.....	5	500 00	50 00
McNab, J. W.....	Belleville.....	76	7,600 00	760 00
Mabee, Lewis M., D.D.S.....	Goderich.....	4	400 00	40 00
MacCrimmon, D. A., M.D.....	Ripley.....	5	500 00	50 00
Maharg, C. S.....	Toronto.....	10	1,000 00	100 00
Malcolm, Rev. J.....	Teeswater.....	10	1,000 00	100 00
Malcolmson, A.....	Moorefield.....	5	500 00	50 00
Matthews, I. S.....	St. Mary's.....	16	1,600 00	160 00
Merrifield, L. L.....	Toronto.....	40	4,000 00	400 00
Miles, Rev. Chas.....	Kincardine.....	2	200 00	20 00
Millichamp, G. E., M.D.....	Toronto.....	10	1,000 00	100 00
Minehan, Rev. J. L.....	Caldwell.....	10	1,000 00	100 00
Minehan, Rev. L.....	Toronto.....	10	1,000 00	100 00
Moore, Paulina (in trust).....	Elora.....	10	1,000 00	100 00
Moore, Paulina.....	".....	20	2,000 00	200 00
Morlock, C. O.....	Guelph.....	2	200 00	20 00
Morris, W. L.....	Hamilton.....	20	2,000 00	200 00
Molsev, W. H., D.D.S.....	Toronto.....	5	500 00	50 00
Mott, T. H., M.D.....	Mohawk.....	20	2,000 00	200 00
Munroe, Rev. G.....	Ridgetown.....	10	1,000 00	100 00
Murray, James.....	Mansewood.....	16	1,600 00	160 00
Murray, Rev. John.....	Kincardine.....	20	2,000 00	200 00
Murray, Mrs. J. S.....	St. Louis, Mo.....	2	200 00	20 00
Nelson, John M.....	Erin.....	1	100 00	10 00
Nellis, D. H.....	St. George.....	10	1,000 00	100 00
Nichols, W. H.....	Hamilton.....	10	1,000 00	100 00
Oaten, F. J.....	Lucknow.....	10	1,000 00	100 00
Oaten, Kate R.....	Orillia.....	10	1,000 00	100 00
Ochs, Anthony, M.D.....	Hespeler.....	10	1,000 00	100 00
O'Flynn, Alice M.....	Belleville.....	10	1,000 00	100 00
Ott, A. A.....	Brantford.....	20	2,000 00	200 00
Parry, W. T., M.D.....	Toronto.....	10	1,000 00	100 00
Passmore, W. J.....	Guelph.....	10	1,000 00	100 00
Paul, R. S.....	Meaford.....	10	1,000 00	100 00
Philip, W. H., M.D.....	Arthur.....	20	2,000 00	200 00
Philip, John.....	Kingston.....	10	1,000 00	100 00
Pickett, James, V. S.....	Drayton.....	5	500 00	50 00
Porieous, Thomas.....	Hamilton.....	50	5,000 00	500 00
Reid, G. A., D.D.S.....	Fergus.....	5	500 00	50 00
Reidel, Martin.....	Waterloo.....	10	1,000 00	100 00
Riddell, N. M.....	Carleton Place.....	20	2,000 00	200 00
Ritchie, J. A.....	Los Angeles, Cal.....	10	1,000 00	100 00
Robertson, W. N., M.D.....	Stratford.....	4	400 00	40 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	No. of shares sup- scribed for.	Amount subscribed for.	Amount paid up in cash.
			\$ c.	\$ c.
Robinson, John	Hamilton	4	400 00	40 00
Robinson, L. B.	Walkerton	2	200 00	20 00
Rose, Laura	Guelph	20	2,000 00	200 00
Ross, Donald	Southampton	2	200 00	20 00
Ross, James, M.D.	Dundas	4	400 00	40 00
Rusk, Elizabeth	Walkerton	5	500 00	50 00
Sadd, Florence	Toronto	10	1,000 00	100 00
Salton, Rev. G. F.	Ottawa	20	2,000 00	200 00
Sanderson, F. G.	St. Mary's	5	500 00	50 00
Schmidt, W. J.	Berlin	6	600 00	60 00
Schneider, J. L.	Moorefield	5	500 00	50 00
Schwartz, A. A.	Formosa	16	1,600 00	160 00
Schwenger, Charles ..	Hamilton	20	2,000 00	200 00
Seitz, J. J.	Toronto	5	500 00	50 00
Semple, Andrew	Fergus	2	200 00	20 00
Sharpe, Rev. Dixon ..	Rockford	10	1,000 00	100 00
Shaw, W. H.	Toronto	10	1,000 00	100 00
Shuttleworth, E.	Guelph	5	500 00	50 00
Simpson, Mrs. Annie M.	Hamilton	10	1,000 00	100 00
Sinclair, D. J.	Woodstock	2	200 00	20 00
Skerritt, J.	Arthur	2	200 00	20 00
Smith, Rev. Fred	Bradford	4	400 00	40 00
Smith, G. B., M.D.	Toronto	10	1,000 00	100 00
Smith, John B.	Stony Creek	16	1,600 00	160 00
Snedden, S. M., D.D.S. .	Pembroke	10	1,000 00	100 00
Snell, A. E.	Bolton	5	500 00	50 00
Snell, F. E.	"	5	500 00	50 00
Snell, H. M.	"	5	500 00	50 00
Somerville, John	Hamilton	50	5,000 00	500 00
Sparling, James	Meaford	40	4,000 00	400 00
Spence, J. M.	Toronto	146	14,600 00	1,460 00
Spence, W. D.	St. Mary's	5	500 00	50 00
St. John, J. W., M.P.P. .	Toronto	20	2,000 00	200 00
Stark, Charles	Hespeler	4	400 00	40 00
Steele, Jas. H.	Fergus	10	1,000 00	100 00
Stephen, A. H.	Meaford	5	500 00	50 00
Stephen, W. W.	"	15	1,500 00	150 00
Stephenson, C. H.	Drayton	5	500 00	50 00
Stevenson, W. J.	Erin	1	100 00	10 00
Stewart, A., M.D.	Palmerston	16	1,600 00	160 00
Stewart, Dougald, M.D.	Teeswater	5	500 00	50 00
Stewart, John	Milton	8	800 00	80 00
Streher, Arnold	Toronto	30	3,000 00	300 00
Strickland, K.	Brantford	8	800 00	80 00
Strickland, W. L.	"	2	200 00	20 00
Stunns, Gottlieb	Hespeler	24	2,400 00	240 00
Switzer, G. B.	Guelph	10	1,000 00	100 00
Taylor, Alfred	Galt	20	2,000 00	200 00
Thompson, J. W.	London	4	400 00	40 00
Thompson, P. A.	Hamilton	10	1,000 00	100 00
Tilley, J.	Brantford	10	1,000 00	100 00
Timms, J. H.	St. Mary's	10	1,000 00	100 00
Tolton, David	Guelph	10	1,000 00	100 00
Troyer, J.	Toronto	10	1,000 00	100 00
Truscott, Mrs. C.	Hamilton	8	800 00	80 00
Truscott, Mrs. E.	"	8	800 00	80 00
Turnbull, J. M.	Goderich	2	200 00	20 00
Unsworth, H. H.	Fergus	2	200 00	20 00
Urquhart, John, M.D. .	Oakville	50	5,000 00	500 00
Van Sickle, S.	Toronto	1	100 00	10 00
Walker, G. M.	Cataract Junction ..	2	200 00	20 00
Walmsley, James	Waterloo	4	400 00	40 00
Warbrick, J. F.	Bolton	10	1,000 00	100 00
Watson, C. W.	"	20	2,000 00	200 00
Ward, W. R.	Toronto	1	100 00	10 00
Watson, Edwin	Walkerton	10	1,000 00	100 00
Watson, James	Kirkton	70	7,000 00	700 00
Webster, J. L.	St. Mary's	10	1,000 00	100 00
Welsh, Archie	Jerseyville	8	800 00	80 00
White, Walter, M.D.	Drayton	1	100 00	10 00
Whittaker, J. G.	Winona	60	6,000 00	900 00
Williams, J. F.	Bracebridge	10	1,000 00	100 00
Williams, Rev. D.	Belleville	100	10,000 00	1,000 00
Williams, Murray H. .	Oakville	20	2,000 00	200 00
Wilson, Rev. A. C.	Myrtle	10	1,000 00	100 00
Wood, A. M.	St. Mary's	20	2,000 00	200 00
Wright, Agnes L.	Guelph	10	1,000 00	100 00
Wright, George W., M.D.	Berlin	20	2,000 00	200 00
Wright, Rachel	Guelph	5	500 00	50 00
Younger, William	Toronto	20	2,000 00	200 00
		5,000	500,000 00	52,100 00

EQUITY LIFE ASSURANCE COMPANY OF CANADA.

Commenced business April, 1904.

HEAD OFFICE, COR. BAY AND RICHMOND STS., TORONTO, ONT.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

H. Sutherland	Toronto, Ont.
P. H. Burton	Toronto, Ont.
Thomas Urquhart	Toronto, Ont.
Thomas Caswell	Toronto, Ont.
John C. Elliott	Glencoe, Ont.
Wm. Garside	Toronto, Ont.
Rev. D. C. Hossack	Toronto, Ont.
S. Henderson	Toronto, Ont.
Peter Ryan	Toronto, Ont.
W. H. Shapley	Toronto, Ont.
John Stark	Toronto, Ont.
W. H. Shaw	Toronto, Ont.
R. W. Spence	Toronto, Ont.
J. M. Walton	Aurora, Ont.
James Reid	Montreal, Que.

Officers:

H. Sutherland, President	Toronto, Ont.
P. H. Burton, 1st Vice-President	Toronto, Ont.
Thomas Urquhart, 2nd Vice-President	Toronto, Ont.
Geo. M. Begg, Secretary	Toronto, Ont.

Authorized Capital, \$500,000; Subscribed Capital, \$304,000; Paid-up, \$28,625.00.
 Deposit at Provincial Treasury, \$26,000.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Amount of debentures	\$33,416 13
Actual cash on hand at head office	\$1,552 06
Cash on deposit in Standard Bank, Bay St., Toronto	4,199 85
	5,751 91
Interest due and accrued and unpaid	169 90
Premiums outstanding (net)	927 30
“ deferred (net)	275 19
Calls on capital stock unpaid	1,775 00
Premiums on capital stock unpaid	2,675 00
Office furniture and supplies (not extended)	\$938 00
Total assets	\$44,990 43
Subscribed capital stock uncalled	\$273,600 00

 LIABILITIES.

Re-insurance reserve (interest at $3\frac{1}{2}$ per cent.)	\$6,130 20
Amount of due or accrued salaries	25 35
Amount due for commission	289 40
" printing, stationery and advertising	18 20
" medical fees	290 45
" auditors' fees	50 00
" Provincial tax	56 71
 Total liabilities	 \$6,860 31

Capital stock paid up	\$28,625 00
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 RECEIPTS.

Amount received in cash for gross premiums	\$5,671 30
" " interest	1,658 95
" " calls on capital stock	28,625 00
" " premiums on capital stock	12,525 00
" " agents' balance	35
 Total receipts	 \$48,480 60

 EXPENDITURE.

Expenses of management:

Cash paid for agents' commission, salaries and bonus	\$1,486 60
" law costs	50 00
" medical fees	217 05
" interest, discount or exchange	2 60
" license fee	50 00
" travelling expenses	144 20
" rent and taxes	260 00
" salaries, directors' and auditors' fees	4,454 95
" printing, stationery and advertising	593 73
" postage, telegrams and express	73 89
" other expenses	287 78
 Total expenses of management	 \$7,620 80

Miscellaneous expenditure:

Cash paid for investments (not extended)	\$33,846 48
" office furniture	375 96
" stationery and supplies on hand	600 00
" organization expenses	285 45
 Total expenditure	 \$8,882 21

MISCELLANEOUS.

	Number.	Amount.
Contracts taken during 1904.....	152	\$ c. 223,373 00
Gross number and amount of contracts on foot at any time during 1904.....	152	223,373 00
	Number.	Amount.
		\$ c.
Deductions: Contracts lapsed in 1904.....	8	10,500 00
Total deductions	8	10,500 00
Net number and amount of contracts on foot at 31st December, 1904.....	144	212,873 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ e.	\$ c.
Allan, A.....	Toronto	50	5,000 00	500 00
Allan, J.....	"	100	10,000 00	1,000 00
Anderson, Mrs. A. Y.....	Wyoming	5	500 00	50 00
Burton, P. H.....	Toronto	100	10,000 00	1,000 00
Begg, Geo. M.....	"	100	10,000 00	1,000 00
Caswell, Thos.....	"	100	10,000 00	1,000 00
Coutts, John.....	Thamesville.....	5	500 00	50 00
Carey, O. C.....	Toronto	25	2,500 00	250 00
Daly, F. W.....	London	25	2,500 00	50 00
Daniel, C. D.....	Toronto	5	500 00	50 00
Dodge, O. F.....	"	15	1,500 00	150 00
Elliott, J. C.....	Glencoe	50	5,000 00	500 00
Featherstone, A. M.....	Toronto	50	5,000 00	300 00
Garside, Wm.....	"	100	10,000 00	1,000 00
Hossack, D. C.....	"	100	10,000 00	1,000 00
Heggie, Dr. W. C.....	"	10	1,000 00	100 00
Henderson, A.....	Fletwood, N.W.T.....	200	20,000 00	2,000 00
Henderson, S.....	Toronto	100	10,000 00	1,000 00
Laidlaw, J. B.....	"	10	1,000 00	100 00
Lang, James.....	"	100	10,000 00	1,000 00
McKnight, J. H.....	"	25	2,500 00	250 00
McMahon, T. F.....	"	100	10,000 00	1,000 00
McMillan, H. T.....	"	10	1,000 00	100 00
McKee, Wm.....	"	25	2,500 00	250 00
Murchison, Wm.....	Buffalo, N.Y.....	10	1,000 00	100 00
Machum, E. R.....	St. John, N.B.....	50	5,000 00	100 00
Peregrine, J. M.....	Hamilton	50	5,000 00	500 00
Porter, G. D.....	Toronto	50	5,000 00	500 00
Ryan, Peter.....	"	100	10,000 00	1,000 00
Reid, James.....	Montreal	340	34,000 00	3,400 00
Reid, Alex.....	Kemptville.....	100	10,000 00	1,000 00
Shapley, W. H.....	Toronto	100	10,000 00	1,000 00
Shark, John.....	"	50	5,000 00	500 00
Shaw, W. H.....	"	50	5,000 00	500 00
Spence, R. W.....	"	100	10,000 00	1,000 00
Sherris, H.....	"	5	500 00	50 00
Sutherland, H.....	"	250	25,000 00	2,500 00
Temple, P.....	"	50	5,000 00	500 00
Urquhart, Thomas.....	"	100	10,000 00	1,000 00
Weston, J. F.....	St. John, N.B.....	20	2,000 00	50 00
Walton, J. M.....	Aurora	100	10,000 00	1,000 00
Weaver, S. S.....	Toronto	100	10,000 00	200 00
Wenborne, O.....	Buffalo, N.Y.....	5	500 00	25 00
Totals		3,040	304,000 00	28,625 00

PEOPLE'S LIFE INSURANCE COMPANY.

Commenced business 4th May, 1892.

HEAD OFFICE, TORONTO.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Hon. J. R. Stratton	Peterboro', Ont.
T. P. Coffee	Toronto, Ont.
D. W. Karn	Woodstock, Ont.
C. Kloepper	Guelph, Ont.
F. M. Holland	Toronto, Ont.
J. K. McCutcheon, Manager	Toronto, Ont.
J. B. Kirby, Secretary	"

Officers:

Hon. J. R. Stratton, President	Peterboro', Ont.
T. P. Coffee, Vice-President	Toronto, Ont.
W. D. Karn, Vice-President	Woodstock, Ont.

Authorized debenture-stock capital	\$500,000 00
Authorized debenture	50,000 00
Amount of debenture stock issued	250,550 00
Debentures and debenture stock authorized but not issued	299,450 00
Deposit at Treasury of Ontario	* 10,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures of Loan Corporations	\$107,500 00
Loans on Company's policies	6,578 15
Deposit receipts (Government Deposit)	\$10,000 00
Cash on hand, head office	400 30
Cash in Dominion Permanent Loan Co., Toronto	45,652 28
	\$56,052 58
Cash in agents' hands	14,243 06
Outstanding premiums	24,691 23
Deferred	7,453 13
Interest	2,973 58
Office furniture (not extended)	\$2,392 99
Total assets	\$219,491 73

* Since increased to \$15,000.

LIABILITIES.

Claims resisted	† \$3,950 50
Reinsurance reserve for Life Insurance Contracts (interest being taken at 4½ and 3½ per cent.)	183,369 00
Accrued interest on debenture stocks	308 88
Medical fees	1,022 35
Special contract dividends	641 80
Actuarial and audit fees	95 00
Commission	351 97
Premiums in suspense	192 32
Bonus to agents	25 00
Stationery, printing and advertising	48 55
All other liabilities	15 00
Total amount of liabilities except debenture stock	\$190,020 37
Debenture stock	\$250,550 00

RECEIPTS.

Cash received for premiums (gross)	\$68,790 88
“ interest (regular \$570.75)	6,134 18
“ sale of debenture stock	240,300 00
“ medical fees returned	152 60
“ commission returned	107 95
“ advances returned	1,144 74
“ policy loans	774 90
“ travelling expenses returned	34 10
“ suspense	7,593 64
“ profit on sale of securities	48,000 00
“ sundry receipts	2,131 67
Total receipts	\$375,164 66

EXPENDITURE.

Expenses of management:

Amount paid for rent, head office and branches	\$2,911 42
“ interest, discount and exchange	59 85
“ agents' commission, salaries and bonus	10,629 32
“ salaries and fees	8,094 62
“ medical fees	3,383 25
“ travelling expenses	2,099 95
“ postage, telegrams, etc.	580 52
“ printing, stationery and advertising	2,556 78
“ statutory assessment and license fees and taxes	1,461 54
“ legal expenses	843 12
Total expenses of management	\$32,620 37

† In appeal, August 17th, 1905.

EXPENDITURE.—Continued.

Miscellaneous payments:

Amount paid for losses which occurred prior to 1904	\$1,000 00
“ losses which occurred during 1904	13,210 00
	<u>\$14,210 00</u>
“ return premiums	196 27
“ advances to agents	17,878 13
“ surrenders for cash	2,253 08
“ re-insurance (premiums for)	351 35
“ dividends to policy holders (special contracts)	449 26
“ premiums out of suspense	7,942 34
“ loans on policies	2,621 55
“ furniture	77 50
“ branch office expenses	679 94
“ interest on debenture-stock	18,613 25
“ interest on debentures	3,694 00
“ debenture stock redeemed	200,000 00
“ debentures	41,450 00
“ sundry expenses	2,791 36
	<u> </u>
Total expenditure	\$345,828 40

MISCELLANEOUS.

Life.	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1903.....	2,062	2,337,557 09
Contracts taken during 1904, new or renewed.....	921	1,009,502 00
Gross number and amount of contracts on foot at any time during 1904.....	2,983	3,347,059 09
	Number.	Amount.
		\$ c.
Deductions :		
Contracts matured in 1904 by death.....	15	19,500 00
Contracts lapsed in 1904.....	600	642,352 00
Contracts surrendered for which cash values were paid (extended)	21	22,716 66
Contracts surrendered 3 (\$3 00) for which paid-up policies have been granted amounting to \$352.....	3	2,648 00
Total deductions extended.....	649	697,216 66
Number and amount of contracts on foot at 31st December, 1904	2,334	2,649,842 43
Less amount of contracts reinsured.....		11,000 00
Net number and amount of contracts on foot at 31st December, 1904.....	2,334	2,638,842 43

LIST OF DEBENTURE STOCKHOLDERS.

Name.	Residence.	Amount sub-	Amount paid
		scribed for.	up in cash.
		\$ c.	\$ c.
Bell, A.	Hensall	1,800 00	1,800 00
Bell E. J.	"	1,300 00	1,300 00
Bell, I. A.	"	1,900 00	1,900 00
Card Levi, ...	Grand Rapids, Mich.	1,500 00	1,500 00
Coffee, T. P.	Toronto	2,500 00	2,500 00
Crocker, S.	Buffalo, N. Y.	750 00	750 00
Coffee, T. P., (in trust)	Toronto	227,500 00	227,500 00
Darlington, E. M.	Brooklyn	900 00	900 00
Holland, F. M.	Toronto	2,500 00	2,500 00
Karn, D. W.	Woodstock	2,500 00	2,500 00
Kleopfer, C.	Guelph	2,500 00	2,500 00
Kydd, M. F.	Simcoe	300 00	300 00
McPherson, A.	Langford Mills	500 00	500 00
Mitchell, E. A.	St. Mary's	100 00	100 00
Reid, C.	Toronto	500 00	500 00
Stewart, W.	"	1,000 00	1,000 00
Stratton, J. R.	Peterborough	2,500 00	2,500 00
Totals .....	.....	250,550 00	250,550 00

TORONTO LIFE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business, 28th September, 1903.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Joseph Phillips	Toronto, Ont.
E. J. Burt	Toronto, Ont.
Wm. Payne	Toronto, Ont.
R. H. Sanderson	Toronto, Ont.
Vavasor Robin	Toronto, Ont.

Officers:

Joseph Phillips, President	Toronto, Ont.
E. J. Burt, Vice-President	Toronto, Ont.
Vavasor Robin, Secretary-Treasurer	Toronto, Ont.

Authorized capital stock, \$500,000; Subscribed capital stock, \$313,500; Paid up, \$48,350.

Deposit in Provincial Treasury, \$50,536.92.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of mortgages	\$31,176 41
“ debentures	93,486 92
“ first mortgage Railway Bonds	10,000 00
“ cash on hand at head office	\$ 272 50
“ cash in bank at Toronto	10,985 53
	11,258 03
“ accrued interest	1,947 68
“ premiums deferred	34,993 79
“ premium on uncalled Capital Stock	3,811 18
“ of all other assets	275 11
“ office furniture, etc. (not extended)	\$758 04
Total assets	\$186,949 12
Subscribed capital stock uncalled, less paid in advance of calls	\$265,150 00

LIABILITIES.

Claims reported	\$500 00
Re-insurance reserve (interest at 4½ per cent.)	118,276 51
Commission	15,078 71
Medical fees	1,074 80
Advance premiums	2,540 74
Auditors' fees	150 00
Salary Contingent Fund	763 18
Total liabilities	\$138,383 94
Capital stock paid up	\$48,350 00

RECEIPTS.

Gross premiums received in cash	\$132,591 65
Interest	3,892 44
Calls on capital stock	300 00
Premiums on capital stock	16,260 65
Bills receivable	437 59
Salary Contingent Fund	1,272 48
Suspense Account	62 50
Returned medical fees	89 25
All other sources	40 86
Total receipts	\$154,947 42

EXPENDITURE.

(a) Expenses of management.

Cash paid for agents' commission	\$39,245 70
“ law costs	1,225 75
“ medical examiners	14,010 09
“ fuel and light	4 85
“ Exchange	78 12
“ statutory assessment and License Fee	62 38
“ Supplementary Revenue Act, etc.	675 50
“ rent and taxes	15 00
“ salaries, directors' and auditors' fees	10,453 00
“ printing, stationery and advertising	4,779 49
“ postage, telegrams and express	173 81
“ other expenses	179 47
Total expenses of management	\$70,903 16

(b) Miscellaneous Payments.

“ claims which occurred during 1904	3,013 00
“ rebates, abatement and returned premiums	977 06
“ office furniture	758 04
“ salary Contingent Fund	517 64
“ all other expenditure	249 63
Total expenditure	\$76,418 53

MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1903	1,421	\$ 1,269,550
Taken during 1904, new or renewed :		
Ordinary insurance of adult lives	3,489	2,570,375
Children's endowment insurance	1,487	111,600
Gross number and amount of contracts on foot at any time during 1904 :		
Ordinary insurance of adult lives	4,910	3,839,925
Children's endowment insurance	1,487	111,600
	Number.	Amount.
Deductions.		
Contracts matured in 1904 by death :		\$
Ordinary adult insurance	8	3,500
Children's endowment insurance	1	75
Contracts lapsed in 1904 :		
Ordinary adult insurance	861	605,625
Children's endowment insurance	21	1,575
Total deductions :		
Ordinary adult insurance	869	609,125
Children's endowment insurance	22	1,650
Gross number and amount of contracts on foot at 31st December, 1904 :		
Ordinary adult insurance	4,041	3,230,800
Children's endowment insurance	1,465	109,950
Re-insured	None.	
Net number and amount of all contracts on foot 31st December, 1904	5,506	3,340,750

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Addison, Walter	Toronto	25	\$ 2,500	\$ 250
Alexander, J. A.	Rat Portage	5	500	50
Alexander, Mary	Niagara Falls	5	500	50
Alexander, R.	Toronto	16	1,600	160
Back, M.	"	5	500	50
Back, E. M.	"	39	3,900	390
Begy, J.	St. Catharines	50	5,000	500
Bray, J.	Toronto	5	500	50
Brown, L.	Ottawa	5	500	50
Brooker, E.	Toronto	28	2,800	280
Broadhurst, C. F.	"	10	1,000	100
Bennett, E. L.	"	25	2,500	250
Baxter, S. J.	"	5	500	50
Bowbear, Minnie.	"	10	1,000	200
Burt, E. J.	"	25	2,500	250
Burt, M. A.	"	75	7,500	750
Burt, A. W.	"	15	1,500	150
Buchanan, F.	"	10	1,000	100
Blundall, A.	"	5	500	50
Cadieux, C.	Ottawa	5	500	50
Caldwell, Jean	Toronto	5	500	100
Caldwell, G.	"	5	500	50
Carberry, E.	Toronto Junction	5	500	50
Case, G. D.	Toronto	55	5,500	550
Coglin, A.	"	50	5,000	500
Crocker, A.	London	6	600	60
Crouch, T.	Toronto	5	500	50
Crowe, W. J.	Winnipeg	10	1,000	100
Chamberlain, L.	Montreal	10	1,000	100
Cockburn, M.	Toronto	5	500	50
Cline, M. R.	Hamilton	50	5,000	500
Cruikshank, N.	Toronto	10	1,000	100
Carter, H. L.	Thorold	5	500	50
Chalmers, M.	Owen Sound	5	500	50
Cosgrove, M.	Toronto	5	500	50
Diplock, R.	Montreal	5	500	50
Dodd, M. J.	Toronto	10	1,000	100
Dolan, J.	"	20	2,000	200
Donogh, W.	"	25	2,500	250
Donogh, J.	Berlin	10	1,000	100
Drake, E. W.	Brockville	5	500	50
Dudgeon, T. W.	Toronto	55	5,500	550
Edgell, W. A.	Montreal	5	500	50
Eggleton, A. E.	Brantford	10	1,000	100
Elkin, E.	Toronto	5	500	50
Emery, E. C.	"	7	700	70
Fitzer, K.	"	5	500	50
Forgie, J.	Chatham	5	500	50
Gauley, J. R.	Toronto	5	500	50
George, W. H.	"	50	5,000	500
Gladwin, G.	"	5	500	50
Godwin, S.	"	5	500	50
Goodchild, F. J.	"	10	1,000	100
Graham, V.	Ottawa	5	500	50
Graham, C.	Montreal	5	500	50
Greiner, S.	Brantford	5	500	50
Green, H. A.	Toronto	10	1,000	100
Harris, A.	"	5	500	50
Harris, A.	"	5	500	50
Hicks, E. F.	"	25	2,500	250
Hurst, S. H.	"	50	5,000	600
Hamm, W. H.	"	5	500	50
Hall, G.	"	15	1,500	150
Hand, T. G.	"	5	500	50
Havens, N. M.	St. Catharines	10	1,000	100
Halstead, A.	Toronto	5	500	50
Hunter, W. H.	"	25	2,500	250
Henry, L. B.	"	56	5,600	560
Hunter, A. T.	"	25	2,500	250
Hammond, H. K.	"	15	1,500	150
Harrison, W. S.	"	32	3,200	320
Hassard, H.	"	56	5,600	560
Hall, E. E.	"	10	1,000	100
Holmes, T. H.	Winnipeg	5	500	50
Howden, J. E.	Toronto	20	2,000	200
Hudson, L.	"	75	7,500	750
Hume, A. A.	St. Catharines	5	500	50
Hudson, G.	Toronto	50	5,000	500
Hudson, J. C.	"	25	2,500	250
Hurlbut, L. E.	Barrie	0	1,000	100
Hyde, Mary	Ottawa	5	500	50
Ireland, C. B.	Montreal	5	500	50
James, L. O.	Winnipeg	10	1,000	100
James, H.	"	8	800	80
Johnston, C.	Wingham	10	1,000	100
Lee, Annie	Toronto	58	5,800	580

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Lee, F	Toronto	50	\$5,000	\$500
Lennox, I	"	50	5,000	500
Liddle, George E.	Halifax	5	500	50
Linn, S.	Toronto	20	2,000	200
Little, Geo. E.	Halifax	5	500	50
Lounsbury, C.	St. Catharines	5	500	50
Longhead, A.	Ottawa	15	1,500	150
McCarthy, N.	Hamilton	5	500	50
MacDermid, M.	Montreal	5	500	50
McGibbon, J.	Toronto	7	700	70
McKellar, G.	"	5	500	50
McManus, H.	"	8	800	80
McMaster, T.	Hamilton	5	500	50
McManus, W. J.	Toronto	5	500	50
Martin, L.	"	5	500	50
Millard, M.	"	5	500	50
Mitchell, M.	Toronto Junction	5	500	50
Mepharn, W.	Montreal	5	500	50
Murphy, A.	Toronto	200	20,000	2,000
Murphy, Mrs. A.	"	26	2,600	260
Moore, M.	St. Catharines	5	500	50
Morton, L.	Toronto	50	5,000	500
Murray, J. L.	Strathroy	5	500	50
Murray, W. D.	Montreal	5	500	50
Peach, A. L.	Welland	5	500	50
Peake, A. E.	Toronto	5	500	50
Payne, L.	"	6	600	60
Patterson, J.	"	21	2,100	210
Payne, W.	"	32	3,200	320
Peters, F. E.	"	5	500	50
Phillips, Joseph	"	120	12,000	5,700
Phillips, M.	"	5	500	100
Pipe, S. H.	"	25	2,500	250
Pickard, M. A.	London	10	1,000	100
Potts, R. J.	Toronto	30	3,000	300
Porteous, D. R.	Montreal	5	500	50
Proctor, H.	Toronto	5	500	50
Press, F. T.	"	5	500	50
Queen, D.	Toronto Junction	5	500	50
Ray, J.	Toronto	5	500	50
Reesor, H. E.	Lindsay	12	1,200	120
Read, W. J.	Toronto	11	1,100	110
Reid, S. G.	"	10	1,000	100
Robb, A.	"	50	5,000	500
Robin, V.	"	25	2,500	250
Rycroft, L.	St. Thomas	10	1,000	100
Skead, J. M.	Ottawa	5	500	50
Sanderson, R. H.	Toronto	25	2,500	250
Sanderson, E. H.	"	25	2,500	250
Shortreed, M.	"	5	500	50
Sanderson, G.	Windsor	10	1,000	100
Secord, G.	Port Colborne	5	500	50
Stewart, I. M.	Dunnville	12	1,200	120
Stroud, J. E.	Toronto	25	2,500	250
Springer, S. C.	"	10	1,000	100
Stalford, M.	"	50	5,000	500
Spencer, I. M.	Niagara Falls	24	2,400	240
Stacey, G. E.	Toronto	25	2,500	250
Sharpe, C. F.	Hamilton	15	1,500	150
Skelly, J. J.	Bracebridge	5	500	50
Smith, G. A.	Toronto	5	500	50
Shortreed, I. M.	"	5	500	50
Smith, G. M.	"	15	1,500	150
Stead, C.	"	5	500	50
Slater, J. A.	Montreal	5	500	50
Thompson, H.	Toronto	50	5,000	500
Tremblay, M.	Ottawa	5	500	50
Tufford, N. B.	St. Catharines	5	500	50
Tugendhaft, C.	Toronto	5	500	50
Urry, G.	Barrie	5	500	50
Ventress, M.	Toronto	50	5,000	500
Weir, J.	Montreal	10	1,000	100
Willis, J. W.	King Strange P. O.	60	6,000	600
Winnett, H.	Toronto	5	500	50
Watmough, F. E.	"	50	5,000	500
Walker, T.	"	35	3,500	350
Widdicombe, M.	"	5	500	50
Williams, W. H.	"	40	4,000	3,550
Wilson, A. M.	Hamilton	10	1,000	100
Wright, S. C.	Toronto	10	1,000	100
Wright, Alice	"	5	500	100
West, F. W.	Brockville	5	500	50
The York County Loan & Savings Co.	Toronto	100	10,000	10,000
Total		3,135	\$313,500	\$48,350

RECAPITULATION
OF
Assets, Liabilities, Revenue and Expenditure
OF LIFE AND ACCIDENT INSURANCE COMPANIES

LIFE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Loans on Company's policies.		Bonds, mortgages and other investments.		Interest accrued.		Cash.		(a) Advances to agents.		(b) Agents' balances.		Premiums on capital stock.		Capital stock called but unpaid.		Premiums outstanding.		Deferred premiums.		Bills receivable.		All other assets.		Total.		Office furniture, etc.		Subscribed capital uncalled, less paid in advance of calls.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Central Life (Joint Stock)	40,200	00	132	50	285	67	(a) 2,889	69	2,758	64	1,375	67	7,098	88	383	26	55,124	31	514	88	447,900	00			447,900	00				
Equity Life (Joint Stock)	33,416	13	169	90	5,751	91	5,751	91	927	30	275	19	6,860	31	28,625	00	28,625	00	6,860	31	212,873	00			212,873	00				
People's Life (Mutual)	107,500	00	2,973	58	56,052	58	(b) 14,243	06	24,691	23	7,453	13	190,020	37	190,020	37	250,550	00	138,383	94	2,638,842	43			2,638,842	43				
Toronto Life (Joint Stock)	134,663	33	1,947	68	11,258	03			15,078	71	351	97	48,350	00	48,350	00			913	18	3,340,750	00			3,340,750	00				
Totals	6,578	15	5,223	66	73,348	19	17,132	75	308	88	4,450	50	2,081	11	358,466	18	379,625	00	8,428		6,640,715	43			6,640,715	43				

Government deposits at date of publication are as follows:—Central Life, \$25,000 (released, see note p. B 3); Equity Life, \$26,000; People's Life, \$15,000; Toronto Life, \$50,538. 92.

LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of company.	Re-insurance reserve.		Medical fees.		Advance premiums.		Accrued interest on debt on stock.		Unpaid losses.		Dividends to policy holders.		Commission.		Other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock and debt on stock.		Number of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Central Life (Joint Stock)	23,101	86	99	70	99	70	308	88	308	88	289	40	23,201	56	150	26	23,201	56	52,100	00	444		448,250	00
Equity Life (Joint Stock)	6,130	20	290	45	290	45	308	88	308	88	6,860	31	6,860	31	144		6,860	31	28,625	00	144		212,873	00
People's Life (Mutual)	183,369	00	1,022	35	2,540	74			3,950	50	190,020	37	190,020	37	2,334		190,020	37	250,550	00	2,334		2,638,842	43
Toronto Life (Joint Stock)	118,276	51	1,074	80	2,540	74			500	00	15,078	71	15,078	71	913	18	138,383	94	48,350	00	5,506		3,340,750	00
Totals	330,877	57	2,587	60	2,640	44	308	88	4,450	50	15,720	08	2,081	11	358,466	18	379,625	00	8,428		6,640,715	43		

(a) Calculated on the Hm. Table, interest at 3½% per annum. (b) Calculated on the Hm. Table, interest at 4½% and 3½% per annum. (c) Calculated on Hm. Table interest at 4½% per annum. (d) Including Special Contract Dividends, \$411. 90; and Premiums in Suspense, \$192. 32. * Resisted, in appeal, 17th August, 1905.

LIFE INSURANCE COMPANIES—(Continued).

INCOME FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Gross premiums.		Interest.		Advances returned.		Premiums on capital stock.		Calls on stock paid and debenture stock sold.		Bills receivable.		Profit on sale of securities.		Suspense account.		Policy loans.		Returned Medical fees, commission and travelling expenses.		Other sources.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Central Life (Joint Stock)	14,277	61	1,413	91			790	00	3,460	00											(a)		19,941	52
Equity Life (Joint Stock)	5,671	30	1,638	95			12,525	00	28,625	00											35		48,480	60
People's Life (Mutual)	68,790	88	6,134	18	1,144	74					437	59	48,000	00	7,593	64	774	90	294	65	(b)	242	431	67
Toronto Life (Joint Stock)	132,591	65	3,892	44			16,260	65	300	00					62	50			89	25	1,313	34	154,917	42
Totals.....	221,331	44	13,099	48	1,144	74	29,575	65	32,385	00	437	59	48,000	00	7,656	14	774	90	383	90	243,745	36	598,534	20

(a) Paid on mortgages (not extended), \$100.

(b) Including sale of debenture stock.

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Expenses of management.										Surrenders.		Interest on debenture stock.		Special contract holders.		Rebates returned premiums.		Losses.		Re-insurance.		Advanced to agents		Policy loans.		Other expenditures.		Total.			
	Agents' commission and salary.		Salaries.		Legal expenses.		Medical fees.		All other.																					Total expenses of management.		
Central Life (Joint Stock).	6,824	06	5,400	72			974	50	4,176	91	17,376	19							2,003	00	455	81							19,832	00		
Equity Life (Joint Stock).	1,486	60	4,454	95			217	05	1,412	20	7,620	80																	8,882	21		
People's Life (Joint Stock)	10,629	32	8,094	62			843	12	9,070	06	32,620	37	22,307	25	449	26	196	27	14,210	00	351	35	17,878	13	2,621	55	(b)	1,261	41	45,828	40	
Toronto Life (Joint Stock)	39,245	70	10,453	00			1,225	75	5,968	62	70,903	16	22,307	25			977	06	3,013	00									(c)	252,941	14	
																														(d)	76,418	83
Totals	58,185	68	28,403	29	21,227	79	18,584	89	21,227	79	128,520	52	22,307	25	449	26	1,173	33	19,223	00	807	16	17,878	13	2,621	55	255,727	86		450,961	14	

(b) Including Office Furniture, \$375.96; Stationery and Supplies, \$600.00; and Organization expenses, \$285.45; (c) Not including investments, \$33,846.48 (not extended); (d) Including Debenture Stock redeemed, \$200,000; Debentures redeemed, \$11,450, and premiums out of suspense, \$7,942.34.

Companies Insuring against Accident to the
Person,

And undertaking Steam Boiler Insurance.

ASSETS AND LIABILITIES; INCOME AND EXPENDITURES

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Commenced business, April, 1903.

HEAD OFFICE, TORONTO.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Alexander Sutherland, D. D.....	Toronto, Ont.
W. S. Dinnick	Toronto, Ont.
C. W. Young	St. Stephens, N. B.
H. N. Bate	Ottawa, Ont.
J. A. Kammerer	Toronto, Ont.
A. G. C. Dinnick	Toronto, Ont.

Officers:

Alexander Sutherland, D. D., President	Toronto, Ont.
H. N. Bate, Vice-President	Ottawa, Ont.
W. S. Dinnick, Vice-President	Toronto, Ont.
A. G. C. Dinnick, Managing Director	Toronto, Ont.
W. T. Miller, Secretary	Toronto, Ont.

Authorized capital stock, \$1,000,000; Subscribed capital stock, \$434,600; Paid up capital stock, \$62,858.35; Deposit at Provincial Treasury, \$35,000; being \$20,000 for Insurance of the Person against Accident; \$10,000 for Insurance of Property against Injuries; and \$5,000 for Sickness Insurance.*

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Amount of cash at head office	\$ 81 65
“ cash in Ontario Bank, Toronto	1,420 26
“ deposit receipts of Ontario Bank (Government deposits Ontario and Manitoba)	45,000 00
	\$46,501 91
“ cash in agents' hands	3,860 08
“ interest due and accrued	690 13
“ bills receivable	50 00
“ capital stock called and unpaid	11,166 65
“ premiums due on capital stock and unpaid	11,608 35
“ office furniture, engineers' equipment forms, stationery, etc. (not extended)	\$7,375 50
Total assets	\$73,877 12
Subscribed capital stock uncalled	\$360,575 00

* The Company having made a deposit with, and having been licensed (7th July, 1905), by the Dominion Government, the deposit held by the Provincial Treasury of Ontario has been released. Order-in-Council, 8th Sep. 1905.

LIABILITIES.

Amount of supposed claims	\$ 500 00
“ accrued salaries	213 70
“ accounts due	139 38
“ re-insurance reserve	24,403 57
Total liabilities	<u>\$25,256 65</u>
Capital stock paid up	<u>\$62,858 35</u>

RECEIPTS.

Amount received gross premiums	\$48,415 70
“ interest	1,250 13
“ bills receivable	8,500 00
“ call on capital stock	11,500 01
“ premiums on capital stock	5,949 99
“ accounts payable	27 50
“ special services	505 45
“ re-insurance on claims	449 75
Total receipts	<u>\$76,598 53</u>

EXPENDITURE.

Expenses of Management:

Cash paid for agents' commission, salary and travelling	\$15,239 80
“ law costs	457 20
“ interest, discount and exchange	524 36
“ Ontario statutory assessment and license fees, etc.....	276 43
“ license fee elsewhere	608 74
“ travelling expenses	3,446 20
“ rent and taxes	1,823 81
“ salaries, directors' and auditors' fees	12,358 08
“ printing, stationery and advertising	3,207 47
“ postage, telegrams and express	1,011 92
“ investigation and adjustment of claims	25 00
“ other expenses	457 67
Total expenses of management	<u>\$39,436 68</u>

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	5,349 82
“ re-insurance	3,194 53
“ rebate, abatement and returned premiums	4,436 02
“ in repayment of loan	7,171 24
“ office furniture	407 86
“ engineers' equipment	33 40
“ 1903 accounts	1,131 75
“ bills receivable	50 00
Total expenditure	<u>\$61,211 30</u>

MOVEMENT AND CURRENCY OF STEAM BOILER INSURANCE CONTRACTS

Gross totals.				Details of insurance.						
Amount.		Premiums	One year or less.				Three years.		Totals.	
No.	Property and Personal.		No.	Property insurance.	Personal insurance	No.	Property insurance	Personal insurance	Total property insurance	Total personal insurance
Contracts in force 31st December, 1903										
305	\$857,590	13,042 84	52	154,800	12,700	250	564,900	97,590	*742,700	*114,890
Contracts taken during 1904, new.										
276	1,138,600	16,828 28	51	201,500	19,300	224	768,450	144,550	+973,950	+164,650
Contracts taken during 1904, renewed										
32	130,600	1,470 84	82	123,300	7,300				123,300	7,300
613	2,126,790	31,341 96	135	479,600	39,300	474	1,333,350	242,140	*1,839,950	*386,840
Deduct terminated as below :										
No.		Amount.								
		\$ c.								
(1) Terminated by claim		51		165,700 00						
(2) Terminated by expiry		19		55,850 00						
(3) Terminated by lapse		22		51,900 00						
(4) Terminated by cancellation		92		273,450 00						
Totals as above		92		273,450 00						
Policies remaining in force at 31st December, 1904.....										
521		1,853,340		27,902 28		Of the foregoing Insurance Contracts in force at 31st December, 1904, there were taken :				
Re-insurance:										
Of the foregoing risks in force at 31st December, 1904,										
there were re-insured.....										
Net risks actually carried by Company at 31st Decem-										
ber, 1904.....										
521		1,853,340		27,902 28		No.		Amount		Premiums
		None				415		1,395,240		21,703 95
						106		458,100		6,198 33
						521		1,853,340		27,902 28

MOVEMENT AND CURRENCY OF CONTRACTS OF INSURANCE OF THE PERSON AGAINST ACCIDENT.
(All being contracts for a term not exceeding twelve months).

		Place of contract.							
		Ontario			Elsewhere			Total insurance contracts	Total insurance premiums
		No.	Amount	Premiums	No.	Amount	Premiums		
Contracts in force 31st December, 1903.....		122	231,000	1,258 88	300	565,000	3,364 82	796,000	4,623 70
Contracts taken during 1904—new..		506	960,475	4,434 29	1149	2,904,025	20,088 72	3,864,500	24,523 01
Contracts taken during 1904—renewed.....		101	218,450	1,223 00	237	456,250	2,596 60	674,700	3,819 60
		729	1,409,925	6,916 17	1686	3,925,275	26,050 14	5,335,200	32,966 31
		255	531,550	2,636 92	429	859,450	5,112 32	1,291,000	7,749 24
Deduct terminated as below :									
	No.	Amount							
(1) Terminated by death or claim..	3	4,000							
(2) Terminated by expiry.....	450	885,750							
(3) Terminated by lapse.....	190	405,250							
(4) Terminated by cancellation.....	41	96,000							
Totals as above..	684	1,391,000							
Policies remaining in force at 31st December, 1904.....		474	878,375	4,279 25	1257	3,065,825	20,937 82	3,944,200	25,217 07
Reinsurance :—									
Of the foregoing risks in force at 31st December, 1904, there were re-insured.....		26	50,500	171 27	379	775,500	2,942 79	826,000	3,114 06
Net risks actually carried by company at 31st December, 1904.....		448	827,875	4,107 98	878	2,290,325	17,995 03	3,118,200	22,103 01

MOVEMENT AND CURRENCY OF CONTRACTS OF INSURANCE OF THE PERSON AGAINST SICKNESS.
(All being Contracts for a term not exceeding twelve months).

	Place of contract.							
	Ontario.			Elsewhere.			Total insurance contracts.	Total insurance premiums.
	No.	Amount.	Premiums.	No.	Amount.	Premiums.		
		\$	\$ c.		\$	\$ c.	\$	\$ c.
Contracts in force 31st December, 1903.....	None							
Contracts taken during 1904, new*	185	54,335	655 00	195	134,180	1,402 90	188,515	2,057 90
Contracts taken during 1904, renewed.....	None							
Deduct terminated, as below :	8	1,800	24 00	10	2,820	38 00	4,620	62 00
	No.	Amount.						
(1) Terminated by lapse.....	17	4,490						
(2) Terminated by cancellation ..	1	130						
Total as above..	18	4,620						
Policies remaining in force at 31st December, 1904.....	177	52,535	631 00	185	131,360	1,364 90	183,895	1,995 90
Re-insurance :								
Of the foregoing risks in force at 31st December, 1904, there were re-insured	None			2	5,000	40 00	5,000	40 00
Net risks actually carried by Company at 31st December, 1904...	177	52,535	631 00	183	126,360	1,324 90	178,895	1,955 90

*The Company was licensed to undertake sickness insurance 9th September, 1904.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$ c.
Aldous, John.....	Fenelon Falls, Ont...	13	300	75 00
Adams, J. F.....	Toronto, ".....	350	35,000	8,750 00
Allan, Hattie.....	Hallowell, ".....	35	3,500	875 00
Bell, James.....	Arnprior, ".....	20	2,000	
Breakenridge, E. M.....	Cherry Valley, ".....	20	2,000	500 00
Burgoyne, Wm.....	Fenelon Falls, ".....	1	100	25 00
Barrie, Geo. R.....	Galt, ".....	10	1,000	125 00
Bingham, Mary J.....	Hamilton, ".....	10	1,000	83 34
Bell, James.....	Hensall, ".....	5	500	125 00
Bell, William.....	".....	5	500	125 00
Bell, Adelaide.....	".....	5	500	125 00
Bell, Maggie R.....	".....	5	500	125 00
Begg, J. B.....	Lindsay, ".....	5	500	125 00
Brook, B. F.....	Listowell, ".....	10	1,000	250 00
Bate, H. N.....	Ottawa, ".....	100	10,000	2,500 00
Baskerville, P. J.....	".....	20	2,000	500 00
Church, F. W.....	Aylmer, Que.....	10	1,000	250 00
Cockburn, L. W.....	Hamilton, Ont.....	25	2,500	250 00
Clemow, H. A.....	Ottawa, ".....	100	10,000	2,500 00
Campbell, W. J.....	".....	10	1,000	125 00
Carroll, J. T.....	Vancouver, B.C.....	1	100	25 00
Dodd, Harriett E.....	Hamilton, Ont.....	3	300	75 00
Dinnick, A. G. C.....	Toronto, ".....	240	24,000	5,625 00
Dinnick, W. S.....	".....	500	50,000	5,000 00
Folsetter, J. R.....	Ayr, ".....	10	1,000	250 00
Fleck, Alexander.....	Ottawa, ".....	10	1,000	250 00
Findley, F. G.....	Montreal, Que.....	15	1,500	250 00
Graham, William.....	Fenelon Falls, Ont.....	5	500	125 00
Graham, H. H.....	".....	5	500	125 00
Gillespie, A.....	Lindsay, ".....	3	300	75 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount 3 id4cribed, \$	amount paid up in cash. \$
Gillogly, James S.	"	7	700	
Gross, Geo. E.	Whitby,	10	1,000	
Greene, R. H.	Toronto,	250	25,000	2,500 00
Henderson, Ed.	Ancaster,	34	3,400	850 00
Hufner, Peter	Hawkesville,	10	1,000	125 00
Heuey, F. A.	Ottawa,	50	5,000	1,250 00
Haggart, John.	Perth,	2	200	
Haycock, Fred. W.	West Lake,	10	1,000	
Hingston, Sir Wm.	Montreal, Que.	10	1,000	250 00
Jordan, W. W.	Oakwood, Ont.	13	1,300	325 00
Kingsburgh, Janet	Ayr,	10	1,000	250 00
Kingsburgh, Jane, Est. of.	"	5	500	125 00
Kydd, John H.	Bowmanville,	335	33,500	3,875 00
Kammerer, J. A.	Toronto,	500	50,000	5,000 00
Logie, Margaret	Hamilton,	5	500	125 00
Lytle, Geo.	Lindsay,	1	100	25 00
Lawson, Thomas	Ottawa,	5	500	
Le Moine, J. De St. D.	"	33	3,300	
McEwan, A.	Ayr,	10	1,000	250 00
McEwan, Jane	"	5	500	125 00
McGuire, W.	Tillsonburg,	5	500	125 00
McNabb, John	Ayr,	5	500	125 00
McKuer, John.	"	5	500	125 00
McLaren, Alice B.	Ottawa,	20	2,000	500 00
McLaren, J. P.	"	20	2,000	125 00
McGarva, John.	Clinton,	10	1,000	250 00
McKay, M. S.	Galt,	25	2,500	416 67
Marshall, O. A., D.D.S.	Belleville,	5	500	125 00
Marshall, J. A.	"	30	3,000	500 00
Montague, W. H.	Hamilton,	20	2,000	
Miller, W. T.	Vancouver, B.C.	200	20,000	2,000 00
Milne, Geo. A.	Lindsay, Ont.	3	300	75 00
Mulligan, Amy	Omemece,	3	300	75 00
Miller, Thomas	Oshawa,	25	2,500	208 34
Murphy, S. H.	Renfrew,	10	1,000	250 00
Morrison, Elizabeth J.	Richwood,	20	2,000	500 00
Murray, Jas. P.	Toronto,	1	100	
Muma, G. B.	Ayr,	5	500	
Matthews, W. N.	Ottawa,	50	5,000	
Needler, Chas.	Millbrook, Ont.	5	500	125 00
North, J. C.	Pictou,	15	1,500	975 00
North, C. H.	"	10	1,000	650 00
Ott, John.	Brantford,	5	500	125 00
Puddicombe, Thos. B.	Hayesville,	20	2,000	500 00
Price, W. I., Est. of.	St. Catharines,	5	500	125 00
Price, P. I.	"	25	2,500	625 00
Ray, J. W.	Cambray,	2	200	50 00
Robson, W.	Fenelon Falls,	3	300	75 00
Rosebrugh, Fred. A., M.D.	Hamilton,	10	1,000	
Rorabeck, Emma F.	West Lake,	167	16,700	875 00
Rorabeck, Earle H.	"	1	100	25 00
Reid, G. A.	Fergus,	5	500	125 00
Simpson, G. Reid, M.D.	Hamilton,	20	2,000	500 00
Shillington, A. T.	Ottawa,	10	1,000	
Snyder, W. & A.	St. Jacobs,	20	2,000	250 00
Sutherland, A.	Toronto,	500	50,000	5,000 00
Stutt, W. J.	West Flamboro,	5	500	
Smale, S. B.	Wroxeter,	10	1,000	
Stewart, Dugald.	Teeswater,	5	500	125 00
Thomas, E. A.	Vancouver, B.C.	1	100	25 00
Walker, W. H.	Chatham, Ont.	5	500	125 00
Woolverton, A.	Hamilton,	6	600	150 00
Winn, E. G.	Hawkesville,	5	500	125 00
Wilson, W. D.	Toronto,	3	300	75 00
Wickens, A. M.	"	125	12,500	1,250 00
Young, C. W.	St. Stephen, N.B.	50	5,000	1,250 00
Totals.....		4346	434,600	62,858 35

Weather Insurance Companies

(Mutual, 4 Edward VII., C.16.)

ASSETS AND LIABILITIES : INCOME AND EXPENDITURE

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced business 18th August, 1904.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Park	Hereward, Ont.
W. A. Wansbrough	Bowling Green, Ont.
John Hinton	Grand Valley, Ont.
E. J. Bennett	Laurel, Ont.
Edward Archibald	Colbeck, Ont.
John Sime	Grand Valley, Ont.
Wm. Scaife	Grand Valley, Ont.
W. B. Bourn	Grand Valley, Ont.
J. W. Rounding	Grand Valley, Ont.

Officers:

Wm. Park, President	Hereward, Ont.
W. A. Wansborough, Vice-President	Bowling Green, Ont.
J. W. Rounding, Secretary	Grand Valley, Ont.

Unassessed premium note capital, \$5,381.83.

ASSETS.

Actual cash on hand at head office	\$69 66	
Cash in Traders Bank, Grand Valley	31 50	
		<u>\$101 16</u>
Amount of premium notes after deducting all payments thereon and assessments levied		5,381 83
Total assets		<u>\$5,482 99</u>

LIABILITIES.

Amount of borrowed money	\$350 00	
Total liabilities		<u>\$350 00</u>

RECEIPTS.

Cash received as fixed payments due in 1904	\$496 17
“ borrowed money	350 00
“ office rent	15 00
Totals	<u>\$861 17</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$185 15
“ law costs	100 00
“ interest	8 35
“ license fee, etc.	35 00
“ rent and taxes	30 00
“ salaries, directors' and auditors' fees	77 00
“ printing, stationery and advertising	142 20
“ postage, telegrams and express	17 31

Total expenses of management	\$595 01
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Miscellaneous Payments:

Cash paid for organization expenses	165 00
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Total expenditure	\$760 01
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Mutual	Three years. \$188,140 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies new and renewed during 1904	224	\$188,140 00
Gross number during 1904	224	188,140 00
Less expired and cancelled in 1904, none.		
Net risks in force at 31st December, 1904	224	\$188,140 00

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$5,878 00
Amount of all premium notes after deducting all payments thereon and assessments levied	5,381 83
Amount of premium notes received during the year 1904	5,878 00
Cash paid up to 31st December, 1904	496 17

Joint Stock Fire Insurance Companies

Year ending 31st December, 1904

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 19th January, 1898.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Geo. H. Hees	Toronto, Ont.
T. Kinnear	Toronto, Ont.
R. E. Gibson	Toronto, Ont.
John Patterson	Toronto, Ont.
H. A. Drummond	Toronto, Ont.
Thomas Foster	Toronto, Ont.
H. Corey	Petrolia Ont.
Hon. D. McMillan	Alexandria, Ont.
G. S. Ryerson, M.D.	Toronto, Ont.
R. A. Wood	Toronto, Ont.

Officers:

Geo. H. Hees, President	Toronto, Ont.
R. E. Gibson, 1st Vice-President	Toronto, Ont.
G. S. Ryerson, M.D., 2nd Vice-President	Toronto, Ont.
John H. C. Durham, General Manager	Toronto, Ont.
Geo. J. Pyke, Secretary	Toronto, Ont.

Authorized capital, \$500,000.

Subscribed capital, \$445,700. Paid up on calls, \$98,220.

In advance of call, \$1,362.50.

Securities deposited in the Treasury of Ontario, *\$45,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures of City of Toronto	\$41,566 66
Cash at head office	\$1,511 55
“ deposit receipts, Union Bank, Toronto (Government Deposit). ..	3,433 34
“ on deposit in Union Bank	3,710 51
	8,655 40
Cash in agents' hands acknowledged by them and considered good	9,600 20
Amounts due from other companies, re-insurance	1,331 39
“ capital stock called but unpaid	13,205 00
Goad's plans and office furniture, fittings, etc. (not extended)	2,684 58
Total assets	\$74,358 65
Subscribed capital stock uncalled less paid in advance of calls	\$332,912 50

* Since increased to \$47,500.

LIABILITIES.

Amount of adjusted losses unpaid	\$4,809 39
Unearned premiums, being 50 per cent. of gross premiums	47,745 22
Commission	1,920 04
Due for re-insurance	1,321 90
Total liabilities, except capital stock	\$55,796 55
Capital stock, paid up in cash	\$99,582 50

RECEIPTS.

Gross premiums received in cash	\$67,140 09
Received for interest	1,219 43
" commission on re-insurance	1,408 40
" re-insurance on losses	13,033 47
" endorsement fees	107 42
" on capital stock	36,370 00
Total	\$119,278 81

EXPENDITURE.

Expenses of management:

Paid for law costs	\$207 00
" light	76 47
" interest, discount and exchange	280 18
" commission	11,659 10
" salaries, directors' and auditors' fees	6,712 64
" rent and taxes	742 39
" statutory assessment and license fee	143 25
" stationery, printing and advertising	1,018 46
" travelling expenses	830 56
" postage, telegrams and express	428 27
" investigation and adjustment of claims	588 82
" telephone, rating book Bradstreet, insurance premiums, etc. ...	362 83
Total expenses of management	\$23,049 97

Miscellaneous Payments:

Amount paid for losses which occurred prior to 1904	\$1,451 78
" " " during year 1904	69,959 92
	71,411 70
" re-insurance	7,035 24
" rebate	5,209 71
" Goad's plans	135 20
" investments (not extended)	\$9,300 10
Total expenditure	\$106,841 82

MISCELLANEOUS.

Fire Risks.	Number.	Amount
		\$ c.
Policies in force 31st December, 1903.....	10,557	9,048,755.65
Taken during the year 1904, new and renewed	7,302	7,128,523.31
Gross number and amount in force at any time during 1904	17,859	16,177,278.96
Deduct expired and cancelled during 1904.....	4,216	5,692,398.94
In force at 31st December, 1904.....	13,643	10,484,880.02
Amount re-insured.....		647,447.98
Net amount at risk 31st December, 1904.....	13,643	9,837,432.04

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Abell, John, Estate	Toronto	10	1,000	250 00
Adams, James	"	5	500	100 00
Adams, Mrs. Margaret	"	35	3,500	700 00
Adams, H. L.	Port Perry	5	500	125 00
Agar, R. T.	Ingersoll	5	500	125 00
Allen, T. A.	Carleton Place	10	1,000	250 00
Agar, C. J.	Toronto	10	1,000	250 00
Altaman, H.	Wellesley	5	500	125 00
Allen, A. W.	Toronto	5	500	125 00
Ansley, J. H., Estate of	Simcoe	10	1,000	250 00
Andrews, E. B.	Toronto	10	1,000	250 00
Armstrong, Wm.	Queenston	10	1,000	250 00
Atkinson, W. T.	Toronto	10	1,000	250 00
Authors, Miss Rhoda	"	7	700	175 00
Apted Bros	"	10	1,000	100 00
Alexander & Cable Lithographing Co.	"	20	2,000	400 00
Adams, W.	"	10	1,000	250 00
Bedell, Geo. W.	"	50	5,000	1,250 00
Becker, D. & H.	New Hamburg	10	1,000	250 00
Bell, W. N.	Paris	10	1,000	250 00
Bixell, O.	Brantford	10	1,000	250 00
Borthwick, H. F.	Toronto	110	11,000	2,650 00
Bowlby, W. H.	Berlin	20	2,000	500 00
Boultsbee, Mrs. M. Granville	Paris	40	4,000	1,000 00
Boyd, A. A.	Alexandria	20	2,000	500 00
Brooks, J. M.	Peterboro	25	2,500	625 00
Breithaupt, J. C.	Berlin	30	3,000	750 00
Bruce, W. M.	Listowel	30	3,000	750 00
Brook, B. F.	"	50	5,000	1,250 00
Burritt, A.	Mitchell	50	5,000	1,250 00
Burke, Mrs. Adeline	Gananoque	25	2,500	625 00
Burch, George	St. Catharines	20	2,000	500 00
Bradshaw, Alex., Estate	Toronto	1	100	100 00
Burt, J. C.	Listowel	10	1,000	250 00
Brown, John	Carleton Place	5	500	125 00
Campbell, Wm.	Goderich	10	1,000	175 00
Carter, Miss Rose	Toronto	4	400	40 00
Caverhill, J. A.	Tillsonburg	5	500	125 00
Clancy, John	Toronto	40	4,000	400 00
Clemow, Hon. F., Estate of	Ottawa	20	2,000	500 00
Cleghorn, W. W.	Wellesley	10	1,000	250 00
Clancy, Miss H.	Toronto	10	1,000	250 00
Chantler, Thomas	"	10	1,000	250 00
Corey, H.	Petrolea	55	5,500	1,375 00
Corey, Bloss P.	"	10	1,000	250 00
Cox, Mrs. Annie L.	Toronto	3	300	75 00
Cressman, Noah	New Hamburg	10	1,000	250 00
Curtis, J. W.	Elia	50	5,000	500 00
Curtis, Miss E. J.	Paris	40	4,000	1,000 00
Curtis Miss Margaret	"	40	4,000	1,000 00
Curtis, F.	Toronto	10	1,000	100 00
Carroll, Mrs. C. J.	Paris	6	600	140 00
Clay, George	Toronto	3	300	75 00
Dallimore, Wm.	"	20	2,000	500 00
Davis, Ammon	"	10	1,000	250 00
Davis, Albert J.	Port Perry	5	500	125 00
Davidson, R. L.	Toronto	10	1,000	100 00
Dixon, Thomas	Walkerton	1	100	100 00
Dickieson, M. G. (in trust)	Ottawa	10	1,000	100 00
Drummond, H. A.	Toronto	30	3,000	750 00
Dutton & Sons	Stratford	5	500	125 00
Durham, John H. C. (in trust)	Toronto	50	5,000	500 00
Durham, J. H. C.	"	143	14,300	3,575 00
Danbrook, W. J. H.	"	5	500	125 00
Deitch, J. E.	"	10	1,000	150 00
Durham, James R., M.D.	Warren, Pa.	40	4,000	1,000 00
Davis, Miss Minnie	"	70	7,000	700 00
Edmonds, Charles E.	Toronto	10	1,000	250 00
Elliott, David	"	5	500	125 00
Elliott, Rev. George	Dutton	5	500	125 00
Essex, Alfred	Toronto	15	1,500	150 00
Egan, Charles	Petrolea	5	500	125 00
Farthing, Rev. J. C.	Woodstock	10	1,000	250 00
Field, J. M.	Walkerton	5	500	125 00
Foster, Hon. George E.	Toronto	10	1,000	250 00
Forster, A. I.	"	10	1,000	250 00
Ford, T. S.	Mitchell	5	500	125 00
Fraser, D. B., M.D.	Stratford	10	1,000	250 00
Foster, Thomas	Toronto	50	5,000	1,250 00
Ghent, Mrs. Jeanette, Estate	Norwood	10	1,000	250 00
Gibson, R. E.	Toronto	75	7,500	1,875 00

LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$
Greene, Mrs. E	Toronto	10	1,000	250 00
Gray, R. M.	"	25	2,500	625 00
Grant, Robert	"	10	1,000	100 00
Greenwood, W. J.	Whitby	5	500	125 00
Groves, A., M.D.	Fergus	5	500	125 00
Griffin, J.	St. Thomas	20	2,000	300 00
Grass, Ruliff	Toronto	50	5,000	1,250 00
Gray, Miss Gertrude A.	"	3	300	75 00
Gray, Wm. M.	"	60	6,000	1,200 00
Hazelorn, C. K.	Berlin	20	2,000	500 00
Hastie, Robert	Toronto	50	5,000	1,250 00
Halstead, Miss M. E.	Mount Forest	10	1,000	150 00
Harris, Mrs. Harriet	Goderich	25	2,500	1,000 00
Harrington, Fred	Toronto	15	1,500	275 00
Hands, J. E.	"	20	2,000	200 00
Heck, Ben	"	55	5,500	1,500 00
Herriman, W. C., M.D.	Kingston	10	1,000	250 00
Hicks, Mrs. Catharine	Toronto	35	3,500	700 00
Hillock, Frank	"	10	1,000	250 00
Hill, John	Wellesley	10	1,000	250 00
Hicks, Miss K.	Toronto	5	500	100 00
Hodge, George, M.D.	London	10	1,000	100 00
Hogarth, W. B.	Tillsonburg	5	500	125 00
Harvie, Thos., in trust	Vancouver	30	3,000	300 00
Hudson, A. T.	Carleton Place	2	200	50 00
Hughes, Rev. E. W.	Tillsonburg	10	1,000	100 00
Holmes, T. K., M.D.	Chatham	50	5,000	1,250 00
Harris, George	Goderich	25	2,500	1,000 00
Harris, George F.	Dungannon	20	2,000	500 00
Hees, George H.	Toronto	30	3,000	750 00
Hamilton, T. L.	Listowel	5	500	125 00
Hogg, David	Perth	20	2,000	500 00
Henderson, Rev. Andrew	Welwyn, Assa	30	3,000	750 00
Irwin, Wm.	Stratford	30	3,000	750 00
Irwin, Wm.	Peterboro	13	1,300	325 00
Ireland, J. T.	Harriston	5	500	125 00
Ibbotson, Mrs. Florence	Toronto	50	5,000	500 00
Investors Mercantile Agency, Limited	"	20	2,000	300 00
Jenkins, W. H.	Listowel	5	500	125 00
Jewell, John	Harriston	5	500	50 00
Joynt, John	Lucknow	5	500	125 00
Kelly, Mrs. Jane	Toronto	15	1,500	225 00
Kelly, D. J., Estate.	"	25	2,500	625 00
Kenny, Randal	"	5	500	125 00
Krug, F.	Sarnia	5	500	125 00
Kinnear, Thomas	Tavistock	5	500	125 00
Ketcheson, H. F.	Toronto	50	5,000	1,250 00
Lamoreaux, J. W.	Belleville	5	500	75 00
Luke, J. & Sons	Hamilton	3	300	75 00
Lavery, George	Tillsonburg	10	1,000	250 00
Lawrence, F. O., M.D.	Harriston	3	300	30 00
Lick, Elwood H.	St. Thomas	20	2,000	500 00
Lofft, A. H.	Oshawa	10	1,000	250 00
Liebner, E.	St. Mary's	10	1,000	250 00
Levack, Wm.	Ottawa	5	500	125 00
Lovering, H. L.	Toronto	10	1,000	100 00
Malcolm, T. G.	Coldwater	50	5,000	1,250 00
Marshall, George	Toronto	10	1,000	250 00
Maas, Albert	"	10	1,000	250 00
Matheson, G. N.	"	10	1,000	250 00
Marshall, S.	Sarnia	5	500	125 00
Madill, Benjamin	Fergus	10	1,000	250 00
Mellow, S. J., M.D.	Toronto	2	200	50 00
Merrill, A. D.	Port Perry	10	1,000	250 00
Merner, Hon. S.	Tillsonburg	10	1,000	250 00
Meiklejohn, John	Berlin	10	1,000	250 00
Moorehouse, W. H., M.D.	Harriston	5	500	125 00
Mills, Dr. James, LL.B.	London	10	1,000	250 00
Morrill, Robert	Guelph	15	1,500	250 00
Mulloy, N., M.D.	Harriston	4	400	100 00
Munro, Hugh	Preston	20	2,000	500 00
Munro, Rev. Gustavus	Alexandria	20	2,000	500 00
Munroe, Wm.	Ridgetown	10	1,000	250 00
Munroe, George A.	St. Elmo	20	2,000	500 00
Munro, Grace J.	"	10	1,000	100 00
Myers, J. S.	Alexandria	5	500	125 00
MacNamara, C. C.	Listowel	20	2,000	500 00
Massey, A. W.	Toronto	5	500	125 00
Munroe, M. J.	Morrisburg	10	1,000	200 00
McCormack, R. L.	Glenroy	10	1,000	250 00
McCaw, W. H.	Toronto	50	5,000	1,250 00
McDonald, Angus	Port Perry	5	500	125 00
McDonald, P. A.	Alexandria	28	2,800	500 00
McDonald, D. A., in trust	Penetanguishene	10	1,000	250 00
McDonald, D. A. in trust	Alexandria	5	500	75 00
McNash, W. D.	"	5	500	75 00
	Toronto	10	1,000	100 00

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$
McGillivray, J. D.	Alexandria	10	1,000	250 00
McGillivray, John	"	15	1,500	375 00
McLeod, W. D.	Kirkhill	10	1,000	250 00
McLennan, R. R.	Cornwall	50	5,000	1,250 00
McMurchy, J.	Harriston	5	500	125 00
McPhee, Arch. D.	Alexandria	10	1,000	250 00
McRae, C. J.	Glenroy	20	2,000	500 00
McRae, A. D., in trust	Maxville	5	500	50 00
McMillan, Hon. D.	Alexandria	50	5,000	1,250 00
McDonell, George, Est.	Cornwall	20	2,000	500 00
McCuaig, Malcolm	Vanleek Hill	10	1,000	250 00
McCarthy, Henry F.	Ottawa	5	500	125 00
McLennan, K., M.D.	Alexandria	20	2,000	500 00
McMaster, Mrs. M.	"	5	500	125 00
MacDonald, A. G. F.	"	5	500	125 00
McCormick, James	"	10	1,000	250 00
McDonald, John	Carleton Place	10	1,000	250 00
McLaughlin, W. A., in trust	Detroit, Mich.	10	1,000	100 00
McLeod, Angus, Est.	Bracebridge	12	1,200	120 00
Nafrn, Chas. N.	Goderich	10	1,000	250 00
Nelson, Robert	Toronto	5	500	125 00
Ochs, Anthony, M.D.	Hespeler	5	500	125 00
Odell, C. H.	Ottawa	10	1,000	250 00
Ostrum, J. B.	Alexandria	20	2,000	500 00
Ovens, Thomas, M.D.	Parkhill	10	1,000	100 00
Patterson, Thomas J.	Toronto	10	1,000	100 00
Patterson, J.	"	98	9,800	2,487 50
Peine, Louis.	New Hamburg	4	400	100 00
Plews, W. S.	Toronto	25	2,500	625 00
Potter, Charles	Watford	10	1,000	250 00
Purvis, J. M.	Toronto	10	1,000	275 00
Prendergast, Wm.	"	25	2,500	625 00
Pyke, Geo. J.	"	5	500	125 00
Reiner, J. C.	Wellesley	20	2,000	500 00
Reid, George	Toronto	1	100	25 00
Ryder, Mrs. Sarah A.	Lindsay	20	2,000	200 00
Robinson, O. E.	Ingersoll	20	2,000	500 00
Ross, Mrs. E. M. B.	Guelph	20	2,000	200 00
Robertson, James A.	Maxville	5	500	50 00
Rutherford, S. J.	Toronto	10	1,000	250 00
Ryan, G. B.	Guelph	10	1,000	250 00
Ryerson, G. S., M.D.	Toronto	50	5,000	1,250 00
Raymond, Anson	Detroit, Mich.	10	1,000	100 00
Sangster, John H., Est.	Port Perry	5	500	125 00
Sanderson & Co.	Toronto	10	1,000	100 00
Scott, J. W.	Listowel	25	2,500	625 00
Schell, J. T.	Alexandria	10	1,000	250 00
Schaefer, H. M.	Milverton	5	500	125 00
Shannon, J. R., M.D. (estate of)	Goderich	10	1,000	250 00
Sherwood, Col. A. P.	Ottawa	10	1,000	250 00
Smith, Alex. L.	Alexandria	20	2,000	500 00
Smith, A. Dalton, M.D.	Mitchell	20	2,000	500 00
Smith, John	Tillsonburg	25	2,500	625 00
Smith, R. W. B., M.D.	Brockville	10	1,000	50 00
Snuggs, A.	Toronto	5	500	125 00
Smillie, John W.	Maxville	5	500	125 00
Scott, James (estate of)	Toronto	50	5,000	1,250 00
Stevens, Nathan H.	Chatham	25	2,500	625 00
Tallmage, E. H.	Toronto	110	11,000	1,100 00
Tomb, James	Alexandria	50	5,000	1,250 00
Twining, Mrs. Ada L.	London, E.C.	5	500	125 00
Turk, Rev. G. R.	Owen Sound	10	1,000	115 00
Turner, E. W.	Toronto	10	1,000	250 00
Vogan, S. W.	Walkerton	5	500	125 00
Wason, David	Alexandria	40	4,000	1,000 00
Walker, E. C.	Toronto	10	1,000	250 00
Walsh, J.	"	10	1,000	275 00
Walker, George	"	10	1,000	250 00
Ward, T. S.	"	2	200	50 00
Warden, Gilbert T.	"	20	2,000	500 00
Weston, Mrs. Mercy C.	"	5	500	125 00
Wilson, T. A.	"	10	1,000	250 00
Wilkinson, W.	Brantford	4	400	100 00
Wilson, J. W.	Harriston	5	500	50 00
Witton, J. C.	Dunnville	5	500	125 00
Wood, E. G., M.D.	Nashville, Tenn.	10	1,000	100 00
Wood, R. A.	Toronto	100	10,000	2,500 00
Way, Bidwell	Hamilton	10	1,000	250 00
Wilkinson, A. W.	Barrie	10	1,000	250 00
Watt, Miss Minnie	Toronto	10	1,000	100 00
Zinkann, J. N.	Wellesley	10	1,000	250 00
Totals		4,457	445,700	99,582 50

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced business 1st July, 1871.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Hugh Scott	Toronto, Ont.
Hon. James Maclellan	Toronto, Ont.
J. D. Chipman	St. Stephen, N.B.
Thomas Walmsley	Toronto, Ont.
J. G. Scott, K.C.	Toronto, Ont.

Officers:

Hugh Scott, President	Toronto, Ont.
Thomas Walmsley, Vice-President and Secretary	Toronto, Ont.
Joseph Walmsley, Acting Secretary	Toronto, Ont.

Authorized capital, \$250,000; Subscribed capital, \$100,000; Paid up, \$100,000;
Securities deposited in Treasury of Ontario, \$10,000 par value.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Value of real estate held by the Company, including the head offices of the Company, 32 Church Street, Toronto	\$65,618 94
Mortgages	13,837 00
Shares in Bell Telephone Company of Canada	19,168 00
Loans secured by bank and other stocks	42,900 00
Loan Company's Debenture	10,000 00
Cash on deposit in Dominion Bank, Head Office, Toronto	\$13,260 91
" hand, head office	5,499 30
Agents' balances	18,760 21
Interest accrued and unpaid	3,287 02
Accrued rents	439 16
Goad's plans (not extended)	129 75
Total assets	\$1,039 66
Total assets	\$174,140 08

LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums less amount paid for re-insurance	\$25,563 11
Other liabilities	425 73
.....Total liabilities, except capital stock	\$25,988 84
Capital stock paid up in cash	\$100,000 00

CASH RECEIPTS.

Gross premiums received in cash	\$85,349 82
Received for interest	6,216 26
Rents	5,006 15
Investment account (not extended)	\$191,951 63
Commission	4,026 68
Re-insurance on losses	86,288 05
Re-insurance cancelled	1,051 59
Rebate	65 94
Re-insurance adjusting expenses	238 92
Salvage	1,030 44
Total	\$189,273 85

EXPENDITURE.

Expenses of management :

Paid for commission	\$16,516 50
“ salaries, directors’ and auditors’	4,195 00
“ rent and taxes	595 44
“ clerical work and overtime	43 09
“ statutory assessment and license fee	117 57
“ stationery, printing and advertising	855 23
“ travelling expenses	18 16
“ postage, telegrams, express and telephone	177 36
“ investigation and adjustment of claims	1,604 94
“ revision of Goad’s plans	135 32
Total expenses of management	\$24,258 61

Miscellaneous Payments :

Amount paid for losses which occurred prior to 1904	\$3 00
“ “ “ “ during 1904	206,363 10
“ “ re-insurance premiums	27,401 87
“ “ rebates	4,011 23
“ of dividends paid during year to shareholders	5,000 00
“ expenses <i>re</i> building	2,755 33
“ improvements	1,337 06
“ salvage	581 91
“ invested (not extended)	\$100,759 41
Total expenditure	\$271,712 11

MISCELLANEOUS.

Fire Risks.	Number.	Amount,
		\$
Policies in force (gross) 31st December, 1903	5,057	6,415,538
Taken during the year 1904, new and renewed	5,254	7,578,259
Total	10,311	13,993,797
Deduct expired and cancelled during 1904	4,189	6,501,841
In force at 31st December, 1904	6,122	7,491,956
Amount re-insured		2,312,546
Amount at risk 31st December, 1904		5,179,410

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
Ba enach, Edgar A	Toronto	20	\$ 1,000	\$ 1,000
Chipman, J. D. (in trust)	St. Stephens, N.B.	200	10,000	10,000
Close, Mary Jane	Toronto	20	1,000	1,000
Copp, W. W., estate of	"	10	500	500
Elliott, R. W.	"	50	2,500	2,500
English, C. E	Alhambra, Cal	246	12,300	12,300
Harvey, Jane	Toronto	10	500	500
MacLennan, James	"	100	5,000	5,000
McMurrich, W. B. & Geo. (in trust)	"	46	2,300	2,300
Northcote, R. (in trust)	"	14	700	700
Roaf, Harriet E.	"	20	1,500	1,500
Roaf, Frances Catharine	"	30	1,500	1,500
Scott, Hugh	"	415	20,750	20,750
Scott, Robert	"	20	1,000	1,000
Scott, James	"	20	1,000	1,000
Scott, R.	} (in trust)	20	1,000	1,000
Bull, B. E.				
Scott, Robert	} (in trust)	20	1,000	1,000
Scott, James				
Scott, J. G.	"	24	1,200	1,200
Strathy, H. H.	Barrie	20	1,000	1,000
Strange, Mary Levina	Toronto	40	2,000	2,000
Smith, W. H. (in trust)	"	80	4,000	4,000
Stark & Co., John	"	10	500	500
Walmsley, Henrietta	"	20	1,000	1,000
Walmsley, Thomas	Deer Park	515	25,750	25,750
Watson, Sophia W	Toronto	20	1,000	1,000
Total .....	.....	2,000	\$100,000	\$100,000

TRADERS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

Commenced business April, 1900.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Joseph Woodsworth	Toronto, Ont.
Joseph Tait	Toronto, Ont.
W. A. Rutherford	Toronto, Ont.
A. H. Baker	Picton, Ont.
S. R. Wickett	Toronto, Ont.
A. Ansley	Toronto, Ont.
John B. Harris	Toronto, Ont.
L. C. Camp	Toronto, Ont.

Officers:

Joseph Woodsworth, President	Toronto, Ont.
S. R. Wickett, Vice-President	Toronto, Ont.
W. G. Parker, Manager	Toronto, Ont.
L. C. Camp, Secretary-Treasurer	Toronto, Ont.

Authorized capital, \$1,000,000; Subscribed capital, \$337,500; Paid up capital, \$83,700; Securities deposited in Treasury of Ontario, \$25,000.*

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Amount of Toronto debentures	\$24,152 50
Actual cash on hand at head office	\$842 78
Cash on deposit to Company's credit in the Imperial Bank, Toronto	20,029 36
	20,872 14
Amount unpaid of calls on capital stock	18,050 00
Premiums outstanding or in course of collection	8,012 75
Other assets	15 73
Office furniture, Goad's plans, etc. (not extended)	\$2,530 59
Total assets	\$71,103 12

Subscribed capital stock uncalled less paid in advance of call	\$235,750 00
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LIABILITIES.

Amount of losses unpaid	\$1,500 00
Unearned premiums, being 50 per cent. of gross premiums less amount paid for re-insurance	34,385 32
Amount due for commission	1,000 00
Cancellations unpaid	300 00
Re-insurance unpaid	300 00
Dividends declared and remaining unpaid	5 00
Total liabilities	\$37,490 32

Capital stock paid up	\$83,700 00
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* Since increased to \$32,500.

RECEIPTS.

Gross premiums received in cash	\$65,221 85
Interest	833 73
Re-insurance on losses	15,253 51
Calls on stock	48,950 00
Bank deposit receipt (not extended)	\$25,000 00
Total receipts	<u>\$130,259 09</u>

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission	\$10,772 59
" investigation of claims	437 06
" interest, discount and exchange	703 55
" statutory assessment and license fee (Ontario)	82 23
" Ontario tax	183 58
" travelling expenses	765 25
" rent and taxes	650 00
" salaries, directors' and auditors' fees	5,306 31
" printing, stationery and advertising	548 65
" postage, telegrams and express	562 37
" agency expenses	99 51
" all other expenses	201 30
Total expenses of management	<u>\$20,312 40</u>

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$5,535 98
" " " in 1904	72,330 48
	<u>77,866 46</u>
" re-insurance	5,051 65
" rebate	6,383 80
" dividends	1,727 50
" Goad's plans	770 39
" in repayment of loan	1,000 00
" debentures (not extended)	\$24,152 50
Total expenditure	<u>\$113,112 20</u>

MISCELLANEOUS.

	Number.	Amount.
Policies in force 31st December, 1903	2,770	\$ 3,113,201 31
Policies taken during 1904	3,671	4,392,976 00
Gross number and amount of risks in force at any time during 1904	6,441	7,506,177 31
Deduct expired and cancelled in 1904	2,454	3,197,483 00
Amount in force 31st December, 1904	3,987	4,308,694 31
Less re-insured		128,593 00
Net risks actually carried by Company at 31st December, 1904	3,987	4,180,101 31

LIST OF SHAREHOLDERS AT 31st OF DECEMBER, 1904.

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$
Allan, H. A.	Cobourg	10	1,000	300
Austin, Percy G.	Halifax, N.S.	10	1,000	200
Austin, J. Howe	"	10	1,000	300
Austin, H. E.	"	10	1,000	300
Ansley, Wilfred	Toronto	20	2,000	600
Askin, Wm.	Montreal, Que.	10	1,000	200
Anderson, E. B.	Oakville	25	2,500	250
Alexander, Jno.	Toronto	10	1,000	100
Apps, Charlotte	Paris	30	3,000	300
Alford, Susan F.	Belleville	5	500	150
Arthur, R. H.	Sudbury	10	1,000	300
Baker, Amos H.	Toronto	25	2,500	750
Beatty, James H.	Toronto	50	5,000	1,500
Bean, Fred W.	Woodstock	10	1,000	300
Brown, J. A.	Port Hope	5	500	150
Brown, E.	"	5	500	150
Boles, J. F.	Ingersoll	10	1,000	300
Boulter, Geo. E.	Pictou	15	1,500	450
Booth, Wm.	Toronto	10	1,000	100
Butler Bros.	Woodstock	25	2,500	750
Ball, Wm.	Chatham	20	2,000	600
Blonde Bros. & Co.	"	10	1,000	300
Bickerton, Jas. G.	Woodstock	10	1,000	300
Boyd, Jos. W.	Yarmouth, N.S.	10	1,000	500
Baldwin, G. S.	Aurora	50	5,000	1,000
Brydon, Janet A.	Toronto	10	1,000	300
Bersche, Geo.	Warton	10	1,000	200
Croucher, R. A.	Halifax, N.S.	10	1,000	300
Clarke, A. R.	Toronto	20	2,000	400
Calder, J. A.	Kintore	5	500	150
Calder, James Geo.	"	5	500	150
Chapman, C. H.	Ingersoll	10	1,000	100
Chambers, Geo.	"	15	1,500	450
Chambers, Mary A.	"	5	500	150
Chambers, Zora	"	5	500	150
Caswell, Thos.	Toronto	10	1,000	300
Cross, C.	"	20	2,000	200
Cross, Maggie	"	10	1,000	100
Crompton, E. B.	Brantford	30	3,000	300
Curry, John	Windsor	25	2,500	250
Clarkson & Cross.	Toronto	10	1,000	600
Coulter, W. C.	"	10	1,000	200
Curry, Geo. H.	Windsor, N.S.	25	2,500	250
Colp, W. E.	Mahone Bay, N.S.	10	1,000	300
Capstick, E. A.	Lockeport, N.S.	10	1,000	200
Caldbeck, Geo.	Toronto	50	5,000	1,000
Clewlo, R. W.	"	10	1,000	300
Clarke, Russell F.	Belleville	5	500	50
Cunningham, R.	Trenton	10	1,000	100
Camp, L. C.	Toronto	10	1,000	300
Crewes, J. G.	North Bay	10	1,000	300
Drulard, C. H.	Windsor	10	1,000	200
Davis, F. J.	"	20	2,000	600
Evans, E. G.	Hampton, N.B.	10	1,000	100
Egan, Chas.	Petrolia	5	500	150
Fulford, H. (Trustee) ..	Port Hope	10	1,000	300
Farrington, G. M.	Pictou	10	1,000	300
Forster, A. S.	Oakville	10	1,000	100
Finlay, Isabella	St. Thomas	5	500	150
Fewings, Jas.	"	10	1,000	300
Fowler, Geo. W.	Sussex, N.B.	10	1,000	100
Fleming, H. O.	Windsor	10	1,000	200
Foster, Mary	"	10	1,000	300
Field, Edward	Toronto	10	1,000	200
Fulton, E. M.	Truro, N.S.	5	500	50
Fell, I. C.	Toronto	10	1,000	300
Fleury, Leila M.	Aurora	10	1,000	200
Fleury, H. W. (in trust) ..	"	20	2,000	400
Falconer, W. J.	Palmerston	10	1,000	200
Foster, M.	"	10	1,000	200
Garland, Nicholas.	Toronto	10	1,000	300
Gibson, R. L.	"	10	1,000	100
Grant, Alex.	Ingersoll	10	1,000	100
German, Catharine.	Pictou	10	1,000	300
Gordon, Geo.	Woodstock	10	1,000	300
Gilroy, Wm.	Blenheim	10	1,000	300
Godard, Geo. W.	Bridgewater, N.S.	10	1,000	100
Halliday, Jas.	Halifax, N.S.	20	2,000	600
Herbert, Martha H.	Belleville	50	5,000	1,500
Hume, J.	Port Hope	20	2,000	600
Healy, E. J.	Pictou	10	1,000	300
Hall, Robt. H. (late)	Woodstock	5	500	150
Holmes, James	"	30	3,000	900

LIST OF SHAREHOLDERS.—Continued.

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$
Harper, W. H.	Chatham	10	1,000	300
Hill, W. A. G.	Sydney, C. B.	10	1,000	100
Handy, Otis E.	Blenheim	10	1,000	300
Holmes, T. K.	Chatham	30	3,000	900
Hadley, W. A.	"	5	500	150
Hadley, Chas.	"	5	500	150
Hough, Geo. L.	Pictou	5	500	50
Hamilton, J. W.	Sarnia	5	500	150
Hastings, A. O.	Toronto	10	1,000	200
Harris, W. & Co.	"	50	5,000	1,500
Humphries, W. N.	Parkhill	10	1,000	100
Hendrick, Michael J.	Belleville	5	500	150
Johnston, J. M. (in trust)	Toronto	10	1,000	200
Johnston, Hugh	Essex	10	1,000	300
Jennings, Bernard	Toronto	5	500	150
Johnson, F. G.	Ottawa	15	1,500	
King, S. A.	Kingsville	25	2,500	750
Karn, C. J. W.	Berlin	10	1,000	300
Kearns, S. J.	Palmerston	10	1,000	300
Kirkpatrick, M. H.	Copper Cliff	25	2,500	750
Leaver, George	Toronto	10	1,000	300
Lawrence, F. O.	St. Thomas	20	2,000	600
Law, W. H.	Toronto	10	1,000	100
Lovett, H. A.	Truro, N. S.	10	1,000	100
Locke, Churchill	Lockeport, N. S.	10	1,000	300
Lovett, L. A.	Halifax	10	1,000	100
Lewis, W.	Mount Forest	10	1,000	300
Lindsay, James, sr.	Chesley	25	2,500	500
McLaren, D. C.	Ottawa	10	1,000	200
McLeod, John	Sudbury	10	1,000	300
McKenna, Arch., jr.	Pictou, N. S.	10	1,000	300
McDougall, A., and McQueen, J. D.	"	10	1,000	200
McKenzie, Robt.	Sarnia	20	2,000	600
McDonald, Hugh	E. Nissouri	10	1,000	300
McDonald, Robert	"	10	1,000	300
McKay, John	Thamesford	10	1,000	300
McKercher, W. S.	Wroxeter	10	1,000	300
McEwan, J. R.	Essex	10	1,000	100
McCartnew, Hannah	Pictou	20	2,000	200
McEwan, F.	Carleton Place	50	5,000	1,500
McCrae, A. L.	Chicago, Ill.	5	500	150
Mitchell, C. W.	Ottawa	10	1,000	300
Marx, F.	Chatham	20	2,000	200
Maybury, W. F.	Ottawa	10	1,000	200
Meiklejohn, J.	Harriston	5	500	150
Merritt, N.	Toronto	50	5,000	1,500
Munn, James	St. Thomas	20	2,000	400
Murphy, J. L. (Trustee)	Windsor	10	1,000	100
Mann, F. H.	"	10	1,000	300
Mosley, Fred	Sidney, C. B.	10	1,000	100
Moon, Thomas	Woodstock	20	2,000	600
Medland, W. E.	Toronto	20	2,000	400
Mader, Chas. N.	Mahone Bay, N. S.	10	1,000	300
Magee, J. B. and W.	St. John, N. B.	10	1,000	100
Mulloy, C. W.	Aurora	40	4,000	700
Membership, W. R.	Toronto	20	2,000	600
Murphy, James	Mount Forest	20	2,000	600
Miller, B. B.	Warton	10	1,000	300
Miller, Agnes	Brooklyn, N. Y.	10	1,000	300
Moyer, A.	Palmerston	10	1,000	300
Morris, W. D.	Ottawa	20	2,000	400
Morris, Mary A.	"	15	1,500	150
Morris, E. M.	"	15	1,500	150
Nichol, John	Blenheim	10	1,000	300
Niebergall, George	Windsor	10	1,000	200
Naylor, C. E.	Essex	10	1,000	200
Nichol, Robert	Tara	10	1,000	300
Nichols, Otis A.	Rodney	5	500	100
Neff, J. A.	Ingersoll	10	1,000	200
Niebergall, G. E.	Warton	10	1,000	300
Pearman, W. M. D.	Halifax, N. B.	10	1,000	300
Pringle, M.	Belleville	5	500	150
Phillips, Mary J., estate	Pictou	10	1,000	300
Perkins, W. A.	Windsor	25	2,500	750
Peterson, A.	Toronto	10	1,000	300
Pervis, A. M.	Sydney, C. B.	20	2,000	300
Park, J. M.	Chatham	5	500	150
Park, Arch.	"	5	500	150
Parker, W.	Parkerville	10	1,000	300
Parker, Ida L.	Ottawa	10	1,000	100
Quackenbush, A.	"	10	1,000	200
Rent, R.	Halifax, N. B.	10	1,000	145
Reesor, H. B.	Markham	10	1,000	300

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$
Rough, John S.	Hamilton	10	1,000	100
Rennie, W. H.	Truro, N.S.	10	1,000	300
Rutherford, W. A.	Toronto	35	3,500	550
Reaume, Josephine	Windsor	5	500	100
Ryan, Lucy E.	Chatham	10	1,000	300
Richards, W. G.	"	10	1,000	300
Ramsay, J. G.	Toronto	25	2,500	750
Ruttan, J. B.	Wellington	10	1,000	300
Reid, Thomas	Walkerville	20	2,000	600
Rutherford, J. R.	Aurora	20	2,000	600
Ross, Annie	Toronto	10	1,000	100
Scott, D. A.	Halifax, N.S.	50	5,000	1,000
Storey, D.	Ottawa	10	1,000	300
Shore, F. A.	"	10	1,000	
Struthers, R. B.	Sudbury	10	1,000	300
Stoneman, M. D.	Yarmouth, N.S.	15	1,500	150
Scott, F. B.	Halifax, N.S.	10	1,000	100
Studd, W. H.	"	10	1,000	300
Smith, Edward F.	"	20	2,000	200
Smith, J. H.	Toronto	10	1,000	300
Snell, John	Belleville	10	1,000	300
Sutherland, W. H.	West Zorra	10	1,000	300
Sketch, Alf.	Port Hope	5	500	150
Shourds, L. R.	Wellington	5	500	150
Spencer, D. A.	Pictou	20	2,000	200
Squires, J. M.	Lindsay	5	500	150
Skinner & Co., Limited	Gananoque	25	2,500	500
Scott, Angus M.	Sarnia	10	1,000	250
Stuart, Thomas	St. Thomas	20	2,000	200
Smith, S. C.	Chatham	10	1,000	200
Sanderson, A. L.	Toronto	20	2,000	400
Scott, Wm.	"	10	1,000	300
Sherrin, Geo. A.	Essex	10	1,000	300
Scarff, A. H. & Co.	"	10	1,000	300
Stringer, J. B. & Co.	Chatham	10	1,000	300
Shand, E. D.	Windsor, N.S.	50	5,000	1,000
Shreve, Thomas C.	Digby, N.S.	10	1,000	100
Smith, H.	Toronto	10	1,000	100
Sutcliffe, J.	"	10	1,000	300
Skales, J. T.	Mount Forest	10	1,000	200
Snell, J. A.	Zion City	10	1,000	100
Sutherland, A. I.	Bayside	10	1,000	300
Taylor, Margaret	Rockingham, N.S.	20	2,000	200
Turnbull, J. A.	Halifax, N.S.	10	1,000	300
Torrance, W. B.	Montreal	10	1,000	300
Ternan, G. B.	Halifax	10	1,000	100
Teskey, L.	Toronto	10	1,000	200
Thornton, E. A.	"	10	1,000	150
Tait, Joseph	"	30	3,000	900
Tufts, J. F.	Wolfville, N.S.	50	5,000	1,250
Vickery, E. J.	Yarmouth, N.S.	10	1,000	200
Vanalstine, W. B.	Pictou	10	1,000	200
Vanvlack, W. E.	"	10	1,000	150
Wickett, S. R.	Toronto	20	2,000	600
White, John	Dartmouth, N.S.	20	2,000	600
Wright, L. A.	Pictou	25	2,500	250
Wright, F. W.	New Glasgow, N.S.	20	2,000	400
Westington, Thomas P.	Welcome P.O.	10	1,000	300
Williams, J. A.	Ingersoll	10	1,000	200
Wickett, Thomas	Port Hope	10	1,000	300
Watt, A. C.	Gananoque	10	1,000	100
Woodsworth, Joseph	Toronto	50	5,000	1,500
Whitelaw, Robert	Woodstock	5	500	150
Walker, C. M.	Walkerville	100	10,000	3,000
Wilkinson, W. T.	Amherstburg	5	500	150
Waterworth, W.	Ingersoll	10	1,000	200
Waterhouse, E. F.	"	5	500	100
Williams, P. A.	Pictou	5	500	150
Widdifield, W. C.	Newmarket	10	1,000	300
		3,375	337,500	*79,295

* Not including sums in transit at 31st December, 1904, or drafts not actually paid at that date.

RECAPITULATION

OF

Assets, Liabilities, Revenue and Expenditure of Joint
Stock Fire Insurance Companies.

JOINT STOCK FIRE INSURANCE COMPANIES.
INCOME FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Gross premiums.		Interest and Dividends.		Rent.		From call on and sale of capital stock.		Re-insurance on losses.		Extra premiums, fees, etc.		Commission.		Re-insurance cancelled.		Other.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Merchants'.....	67,140	09	1,219	43	.....	.....	36,370	00	13,033	47	.....	107	42	1,408	40	.....	.....	.....	119,278	81
Queen City.....	85,349	82	6,216	26	.....	5,006	15	.....	86,288	05	.....	.....	4,026	68	1,051	59	1,385	30	189,273	85
Traders'.....	65,221	85	833	73	.....	.....	48,950	00	15,253	51	.....	.....	.....	.....	.....	.....	.....	.....	130,259	09
Total.....	217,711	76	8,269	42	5,006	15	85,320	00	114,575	03	107	42	5,435	08	1,051	59	1,385	30	438,811	75

EXPENDITURE FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company	Expenses of Management.								Losses.		Re- insurance premiums.		Rebate.		Dividends.		Expenses on building improvements.		All other expenses.		Total.	
	Commission.		Salaries, Directors, and Auditors fees.		Rent and taxes.		Law costs.		Statutory assess- ment and fees.		All other expenses.		Total expense of management.									
Merchants'.....	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Queen City.....	11,659	10	6,712	64	742	39	207	00	143	25	3,585	59	23,049	97	71,411	70	7,035	24	5,209	71	.....	.....
Traders'.....	16,518	50	4,195	00	595	44	.....	.....	117	57	2,834	10	21,258	61	206,356	10	27,401	87	4,011	23	5,000	00
	10,772	59	5,306	31	630	03	.....	.....	82	23	3,501	27	20,312	40	77,866	46	5,051	65	6,383	80	1,727	50
Total.....	38,948	19	16,213	95	1,987	83	207	00	343	03	9,920	96	67,620	98	355,614	26	39,488	76	15,604	74	6,727	50
																					2,487	50

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Real Estate.		Bonds, mortgages, and other investments.		Loans on stock.		Interest accrued.		Rents.		Outstanding premiums.		Cash.		Agents' balance.		Capital stock called up, but unpaid.		Re-insurance on losses.		All other.		Total.		(Good's plans, office furniture, etc.		Subscribed capital stock in uncalled, less paid in advance of call.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Merchants'			41,566	66			439	16					8,655	40	9,600	20	13,205	00	1,331	39			74,358	65	2,684	58	332,912	50
Queen City	65,618	94	43,005	00	42,900	00			129	75			18,760	21	3,287	02							174,140	08	1,039	66	5,179,410	00
Traders'			24,152	50									20,872	14	8,012	75	18,050	00			15	73	71,103	12	2,530	59	235,750	00
Total	65,618	94	108,724	16	42,900	00	439	16	129	75			48,237	75	20,899	97	31,255	00	1,331	39	15	73	319,601	85	6,254	83	568,662	50

Government deposits are as follows:—Merchants' Fire Insurance Company, \$45,000; Queen City Fire Insurance Company, \$10,000; *Traders' Fire, \$25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Unpaid losses.		Insurance reserve.		Re-insurance.		Commission.		Borrowed money.		Cancellations.		Other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Number of policies in force.		Net amount of risks.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Merchants'	4,809	39	47,745	22	1,321	90	1,920	04							55,796	55	99,582	50	13,643		9,837,432	04
Queen City			25,563	11									425	73	23,988	84	100,000	00	6,122		5,179,410	00
Traders'	1,500	00	34,385	32	300	00	1,000	00			300	00	5	00	37,490	82	83,700	00	3,957		4,180,101	31
Total	6,309	39	107,693	65	1,621	90	2,920	04			300	00	430	73	119,275	71	283,282	50	23,752		19,196,943	85

* Since Increased.

Cash-Mutual Fire Companies.

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

Commenced business 28th October, 1871.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

John Fennell	Berlin, Ont.
Geo. C. H. Lang	Berlin, Ont.
F. Snyder	Berlin, Ont.
L. J. Breithaupt	Berlin, Ont.
G. Pattinson	Preston, Ont.
Frank Turner	Bracondale, Ont.
W. H. Bowlby	Berlin, Ont.
H. L. Janzen	Berlin, Ont.
P. S. Lautenschlager	Berlin, Ont.
S. Merner	Berlin, Ont.
C. Pabst	Hespeler, Ont.
J. E. Seagram, M.P.	Waterloo, Ont.

Officers:

John Fennell, President	Berlin, Ont.
George C. H. Lang, Vice-President	Berlin, Ont.
W. H. Schmalz, Manager and Secretary	Berlin, Ont.

Unassessed premium note capital, \$207,716.91; Securities deposited at Provincial Treasury, par value, \$25,300.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash value of real estate	\$20,550 00
Amount of mortgages on real estate	30,454 00
“ debentures	10,000 00
Cash on deposit to Company's credit in Canadian Bank of Commerce, Berlin, current account	\$8,573 60
Cash on deposit, Deposit Receipts (\$12,500 deposited with G'v'm't).	17,500 00
“ “ Bank of Hamilton, Berlin, Deposit Receipt	5,000 00
“ “ Merchants Bank, Berlin, Deposit Receipt	5,000 00
“ “ Bank of Nova Scotia	5,000 00
Cash on hand, head office	485 65
	41,559 25
Amount unpaid of agents' balances	5,590 78
Amount of short date notes, or due bills, less than one year overdue	58 93
Amount of premium notes in force after deducting all payments thereon and assessments levied	207,716 91
Accrued interest	462 14
Accrued rents	95 00
Office furniture and Goad's plans (not extended)	\$5,000 00
Amount due for re-insurance on losses	19 00
Total assets	<u>\$316,506 01</u>

LIABILITIES.

Amount of re-insurance reserve	\$49,092 33
“ supposed loss	1,567 17
Total liabilities	\$50,659 50

RECEIPTS.

Cash balance as per last statement (not extended)	\$86,908 82
Cash received as fixed payments of 1904	\$67,907 40
" additional premiums	862 25
" premiums on cash system	90,745 80
" interest	5,161 12
" transfer fees	258 75
" re-insurance claims	29,189 15
" from investments (not extended)	\$64,675 00
 Total receipts	 \$194,124 47

EXPENDITURE.

Expenses of management:

Amount paid for investigation and adjustment of claims and travelling expenses	\$1,443 62
Amount paid for interest on assumed mortgages and rent paid to agents...	724 83
“ commission to agents	21,300 50
“ statutory assessment and license fee	188 47
“ printing, stationery and advertising	1,398 63
“ salaries, directors' and auditors' fees	10,312 00
“ postage, telegrams and express, etc.	1,366 71
“ fuel, light and water	288 86
“ taxes, (municipal and government)	987 08
“ law costs	197 89
“ Goad's plans	581 10
“ care of office	180 00
“ repairs to building, furniture, etc.	536 08
“ other expenses	175 00
Expenses of management	\$39,680 77

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$1,219 48
“ “ “ during 1904	141,825 53
	143,045 01
“ re-insurance	27,687 77
“ rebate, abatement and returned premiums	10,157 98
Total expenditure	\$220,571 53

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual		\$4,662,039 71	\$4,662,039 71
Cash	\$3,228,581 13	8,809,065 97	12,037,647 10
Total	\$3,228,581 13	\$13,471,105 68	\$16,699,686 81
Re-insured.			
Cash	1,944,894 81		1,944,894 81
Net risks carried by Company, 31st December, 1904	\$1,283,686 32	\$13,471,105 68	\$14,754,792 00

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Fire Risks.—Mutual System.		
Policies in force 31st December, 1903	3,269	\$4,497,162 62
Policies new and renewed during 1904	1,361	1,929,826 66
Gross number during 1904	4,630	6,426,989 28
Less expired and cancelled in 1904	1,347	1,764,949 57
Net risks in force on mutual system, 31st December, 1904	3,283	\$4,662,039 71
Fire Risks.—Cash System.		
Policies in force 31st December, 1903	12,940	\$12,264,696 51
Policies new and renewed during 1904	5,800	5,651,401 18
Gross number during 1904	18,740	17,916,097 69
Less expired and cancelled in 1904	5,735	5,878,450 59
Net risks in force on cash system, 31st December, 1904	13,005	\$12,037,647 10

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$325,252 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	207,716 91
Amount of premium notes received during the year 1904	135,675 15
Payments on premium notes of 1904, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1904	27,047 19
(b) Notes for fixed payments unpaid at 31st December, 1904	58 93

FIRE INSURANCE EXCHANGE CORPORATION.

Stock and Mutual.

HEAD OFFICE, TORONTO.

Commenced business 3rd August, 1886.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Frederick Wyld	Toronto, Ont.
J. F. Eby	Toronto, Ont.
S. F. McKinnon	Toronto, Ont.
Hugh Scott	Toronto, Ont.
A. Darling	Toronto, Ont.
R. W. Elliott	Toronto, Ont.
W. B. Hamilton	Toronto, Ont.
J. L. Spink	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.

Officers:

Frederick Wyld, President	Toronto, Ont.
R. W. Elliott, Vice-President	Toronto, Ont.
Hugh Scott, Managing Director	Toronto, Ont.

Authorized capital stock	\$250,000 00
Subscribed	145,500 00
Paid up	101,850 00
Securities deposited in Treasury of Ontario	10,000 00
Unassessed premium note capital	8,171 38

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Call loan shares	\$20,550 00
Cash on hand at head office	3,052 73
Cash in Standard Bank, Toronto	3,794 48
Cash on deposit in Canada Permanent Mortgage Corporation (Government Deposit)	10,000 00
Interest	200 00
Undertakings, unassessed amount	\$8,171 38
Less residue of premium notes given for re-insurance	255 71
	7,915 67
Bills receivable	2,300 00
Cash in agents' hands	2,667 72
Goad's plans (not extended)	\$1,019 68
Total assets	\$50,480 60
Subscribed capital stock uncalled	\$43,650 00

 LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums, less amount paid for re-insurance	\$11,642 70
All other	42 17
Total liabilities to public	<u>\$11,684 87</u>
Liabilities to shareholders:	
Paid up stock	<u>\$101,850 00</u>

RECEIPTS.

Cash balance as per last statement (not extended)	\$4,131 54
Cash received for fixed payments, 1904	\$9,297 38
" premiums on cash system	24,776 24
" interest	1,243 59
" re-insurance on losses	12,042 99
" repaid call loans, etc. (not extended)	\$34,517 14
" salvage	231 12
" calls on stock	82,700 00
" bills receivable	2,300 00
Total	<u>\$132,591 32</u>

EXPENDITURE.

Cash paid for law costs	\$80 00
" commission to agents	4,388 80
" investigation and adjustment of claims	332 73
" statutory assessment and license fee	52 01
" rent and taxes	389 91
" salaries, directors' and auditors' fees	2,783 90
" printing, stationery and advertising	259 09
" postage and telegrams	90 34
" vote to president	250 00
" Goad's plans	135 30
Total expenses of management	<u>\$8,762 08</u>

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	107,149 28
" re-insurance premiums	1,848 84
" rebate	2,238 08
" dividends	1,455 00
" investments (not extended)	\$43,800 32
" charges	88 94
Total	<u>\$121,542 22</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual	\$457,978 00	.....	457,978 00
Cash	1,444,043 09	555,503 68	1,999,546 77
Total	\$1,902,021 09	\$555,503 68	\$2,457,524 77
Re-insurance.			
Mutual	19,500 00	.....	19,500 00
Cash	137,561 30	3,000 00	140,561 30
Total	\$157,061 30	\$3,000 00	\$160,061 30
Net risks carried by Company 31st December, 1904	\$1,744,959 79	\$552,503 68	\$2,297,463 47

MOVEMENT IN RISKS.

System of Insurance—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	114	\$472,217 50
Policies new and renewed during 1904	188	489,169 00
Gross number during 1904	302	961,386 50
Less expired and cancelled in 1904	203	503,408 50
Net risks in force on mutual system 31st December, 1904	99	\$457,978 00

Cash System.

	Number	Amount.
Policies in force 31st December, 1903	777	\$1,785,310 19
Policies new and renewed during 1904	876	1,918,359 04
Gross number during 1904	1,653	3,703,669 23
Less expired and cancelled in 1904	866	1,704,122 46
Net risks in force on cash system 31st December, 1904	787	\$1,999,546 77

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$16,342 76
Amount of all premium notes, after deducting all payments thereon and assessments levied	8,171 38
Amount of premium notes received during the year 1904	16,848 26

Payments on the premium notes of 1904, including all sums credited on said premium notes:

Cash paid up to 31st December, 1904	8,424 13
Amount of premium notes given by Company for re-insurance	511 42
Less paid thereon	255 71
Residue of premium notes given by Company for re-insurance	255 71

CALLS ON CAPITAL STOCK.

Number of calls made, 3. Respective dates, 16th March, 1896; 25th April, 1904; 30th May, 1904. Rate, 10, 20 and 40 per cent. respectively.

LIST OF SHAREHOLDERS.

Names.	Address.	No. of shares.	Amount of sub-	Amount
			scribed stock.	paid up.
			\$	\$
Allen, W. A.	Ottawa.....	15	1,500	1,050
Bate, H. N.	"	10	1,000	700
Brock, W. R.	Toronto	50	5,000	3,500
Blain, H.	"	50	5,000	3,500
Brennan, J. C.	Ottawa	10	1,000	700
Darling, A.	Toronto	50	5,000	3,500
Dunnett, Mrs. Jessie.	"	50	5,000	3,500
Devlin, R. J.	Ottawa	15	1,500	1,050
Elliot, R. W.	Toronto	50	5,000	3,500
Eby, Joseph F.	"	50	5,000	3,500
Elliot, W. S.	"	10	1,000	700
Elliot, C. J.	"	10	1,000	700
Gurney, E.	"	50	5,000	3,500
Gage, W. J.	"	25	2,500	1,750
Garland, John.	Ottawa	10	1,000	700
Howland, H. S., Sons & Co., Limited.	Toronto	50	5,000	3,500
Hallam, John (estate)	"	50	5,000	3,500
Hedley, James (in trust)	"	25	2,500	1,750
Hamilton, W. B.	"	25	2,500	1,750
Hobson, M. Martin.	"	50	5,000	3,500
Hobson, Mary A.	Hamilton	10	1,000	700
Irving, A. S.	Toronto	50	5,000	3,500
Ince, Wm.	"	10	1,000	700
McKinnon, S. F.	"	50	5,000	3,500
MacKay, D.	"	25	2,500	1,750
Ogilvie, Sarah L.	Montreal	25	2,500	1,750
Olmsted, Edith H.	Hamilton	10	1,000	700
Patterson, R. L.	Toronto	50	5,000	3,500
Phillips, F. J.	"	50	5,000	3,500
Rogers, E.	"	50	5,000	3,500
Roaf, Frances C.	"	10	1,000	700
Stayner, T. S. (estate)	"	50	5,000	3,500
Spink, J. L.	"	25	2,500	1,750
Scott, J. G.	"	50	5,000	3,500
Scott, M. E.	"	10	1,000	700
Stayner, H. R.	"	10	1,000	700
Scott, H.	"	60	6,000	4,200
Wylde, Frederick.	"	50	5,000	3,500
Waldie, John.	"	50	5,000	3,500
Wilson, W.	"	50	5,000	3,500
Wood, Wm. A.	Hamilton	10	1,000	700
Wood, Geo. Duncan.	Winnipeg	10	1,000	700
Wood, Hon. S. C.	Toronto	35	3,500	2,450
Walmsley, Thomas.	"	50	5,000	3,500
Total		1,455	145,500	101,850

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October. 1839.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Hon. James Young	Galt, Ont.
R. S. Strong	Galt, Ont.
Hugh Cant	Galt, Ont.
John Goldie	Ayr, Ont.
Hugh McCulloch	Galt, Ont.
Robert Scott	Galt, Ont.
James Goldie	Guelph, Ont.
C. R. H. Warnock	Galt, Ont.
W. K. McNaught	Toronto, Ont.

Officers:

Hon. James Young, President	Galt, Ont.
Hugh McCulloch, Vice-President	Galt, Ont.
R. S. Strong, Managing Director	Galt, Ont.

Unassessed premium note capital, \$204,875.

Securities deposited in Treasury of Ontario, par value, \$20,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash value of real estate	\$31,835 40
Loans secured by mortgages	61,336 66
Debentures	193,337 69
Actual cash on hand at head office	\$1,813 68
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Merchants' Bank, agency at Galt	253 13
Bank of Commerce, agency at Galt	189 11
Imperial Bank, agency at Galt	121 69
	2,377 61
Cash in agents' hands	1,145 53
Amount of premium notes in force after deducting all payments thereon and assessments levied	204,875 00
Amount of interest accrued	3,325 25
Office furniture, etc. (not extended)	\$2,960 36
Total assets	\$498,233 14

LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	\$57,701 58
Amount of supposed losses	25 00
“ borrowed money	8,242 54
“ bonus to agents	2,577 50
Total liabilities	<u>\$68,546 62</u>

RECEIPTS.

Cash balance as per last statement (not extended)	\$39,641 45
Cash received as fixed payments of 1904	\$68,755 36
“ “ “ for years prior to 1904	377 00
“ premiums on cash system	64,294 76
“ interest	11,396 25
“ rents	1,180 02
“ re-insurance claims	3,160 28
“ transfer fees	377 40
“ refund of claim paid in 1903	15 00
“ from mortgage investments (not extended)	\$10,878 57
Total receipts	<u>\$149,556 07</u>

EXPENDITURE.

Expenses of Management:

Amount paid for commission and bonus to agents	\$22,044 47
“ interest	914 45
“ fuel and light	319 12
“ statutory assessment and license fee	187 21
“ printing, stationery and advertising	1,076 83
“ taxes (municipal and Provincial) and insurance	949 21
“ salaries, directors' and auditors' fees	11,051 46
“ travelling expenses	433 65
“ postage, telegrams and express	1,077 72
“ investigation of claims	534 15
“ caretaker	208 00
“ incidentals	1,858 39
“ repairs	163 83
Expenses of management	<u>\$40,818 49</u>

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$1,950 00
“ “ “ during 1904	112,580 60
	<u>114,530 60</u>
“ re-insurance premiums	9,969 35
“ rebate, abatement and returned premiums	3,469 58
“ refund to members	11,733 06
“ investments (not extended)	\$24,815 56
“ office furniture	472 60

Total expenditure	<u>\$180,993 68</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual .....	.....	\$4,583,404	\$4,583,404
Cash	\$2,026,539	10,427,000	12,453,539
Total	\$2,026,539	\$15,010,404	\$17,036,943
Re-insured.			
Mutual .....	.....	.....	.....
Cash	145,630	632,112	777,742
Net risks carried by Company 31st December, 1904	\$1,880,909	\$14,378,292	\$16,259,201

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1903	3,053	\$4,557,388
Policies new and renewed during 1904	1,112	1,732,476
Gross number during 1904	4,165	6,289,864
Less expired and cancelled in 1904	1,272	1,706,460
Net risks in force on mutual system, 31st December, 1904	2,893	\$4,583,404
Cash System.		
Policies in force 31st December, 1903	9,892	\$12,075,005
Policies new and renewed during 1904	3,747	4,886,909
Gross number during 1904	13,639	16,961,914
Less expired and cancelled in 1904	3,702	4,508,375
Net risks in force on cash system 31st December, 1904	9,937	\$12,453,539

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$333,793 00
Amount of premium notes, after deducting all payments thereon and assessments levied	204,875 00
Amount of premium notes received during the year 1904	128,061 00
Payment on premium notes of 1904, including all sums credited on said premium notes:	
Paid up to 31st December, 1904	25,540 95

HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Larratt W. Smith, D.C.L.	Toronto, Ont.
J. D. Chipman	St. Stephen, N.B.
Thomas Flynn	Toronto, Ont.
Hugh Scott	Toronto, Ont.
Hon. Justice Maclellan	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.

Officers:

Larratt W. Smith, D.C.L., President	Toronto, Ont.
Hugh Scott, Vice-President	Toronto, Ont.
Hugh Scott, Manager and Secretary	Toronto, Ont.
Joseph Walmsley, Assistant Secretary	Toronto, Ont.

By Act 42 Vic. cap 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

Authorized Stock Capital	\$500,000 00
Subscribed Stock Capital	100,000 00
Paid up in Cash	50,000 00
Stock uncalled	50,000 00
Securities deposited in the Treasury of Ontario	10,000 00
Unassessed premium note capital	16,977 06

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Mortgages on real estate	\$14,686 33
Shares owned	250 00
	<u>\$14,936 33</u>
Cash on hand, head office	\$1,123 08
Cash on deposit to Company's credit in Ontario Bank, Toronto ...	1,074 82
	<u>\$2,197 90</u>
Cash in agents' hands	3,788 42
Premium notes in force after deducting all payments thereon and assessments levied	\$16,977 06
Less residue of premium notes given for re-insurance	7,187 78
	<u>\$9,789 28</u>
Interest accrued	423 44
Suspense account	2 33
Bills receivable	940 00
Goad's plans (not extended)	\$1,019 51
	<u>\$32,077 70</u>
Total	<u>\$32,077 70</u>
Subscribed capital uncalled	<u>\$50,000 00</u>

LIABILITIES.

Re-insurance reserve, being 50 per cent. of gross premiums, less amount paid for re-insurance	\$10,683 89
Total liabilities	\$10,683 89
Paid up capital stock	\$50,000 00

CASH RECEIPTS.

Cash balance as per last statement (not extended)	\$10,560 80
Cash received as fixed payments of 1904	\$16,856 20
“ for premiums on cash system	61,017 87
“ for interest	1,648 77
“ for plate glass insurance	4,547 68
“ re-insurance on losses	85,027 47
“ calls on stock	29,060 00
“ salvage	45 65
“ call loans repaid (not extended)	\$57,578 00
Total	\$198,203 64

EXPENDITURE.

Cash paid for statutory assessment, license fees	\$93 05
“ printing, stationery and advertising	454 62
“ salaries, directors' and auditors' fees	1,975 00
“ investigation and adjustment of claims	1,571 88
“ postage, telegrams and express, etc.	208 50
“ agents' commission	11,929 05
“ rent and taxes	584 07
Total expenses of management	\$16,816 17

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	\$201,818 29
“ plate glass	1,904 16
	203,722 45
“ re-insurance	29,082 28
“ rebate, abatement and returned premiums	5,415 06
“ dividends	2,000 00
“ Goad's plans, revisions	107 95
“ investments (not extended)	\$6,700 00
“ other purposes	300 63
Total expenditure	\$257,444 54

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	System.	One year or less.	Three years.	Total.
Mutual		\$969,364 00		\$969,364 00
Cash		3,226,252 66	1,419,991 47	4,646,244 13
Total		\$4,195,616 66	\$1,419,991 47	\$5,615,608 13

Re-insurance.			
Mutual	\$465,487 00		\$465,487 00
Cash	1,349,072 89	85,757 00	1,434,829 89
Total	\$1,814,559 89	\$85,757 00	\$1,900,316 89
Net risks carried by Company, 31st December, 1904	\$2,381,056 77	\$1,334,234 47	\$3,715,291 24

MOVEMENT IN RISKS.

Fire Risks—Mutual System:

	Number.	Amount.
Policies in force 31st December, 1903	204	\$853,237 21
Policies new and renewed during 1904	253	1,003,964 00
Gross number during 1904	457	\$1,857,201 21
Less expired and cancelled in 1904	239	887,837 21
Net risks in force on mutual system 31st December, 1904	218	\$969,364 00

Fire Risks—Cash System.

	Number.	Amount.
Policies in force 31st December, 1903	2,077	\$4,354,744 59
Policies new and renewed during 1904	1,804	4,544,031 53
Gross number during 1904	3,881	\$8,898,776 12
Less expired and cancelled in 1904	1,776	4,252,531 99
Net risks in force on cash system 31st December, 1904	2,105	\$4,646,244 13

Plate Glass Risks.

Policies in force 31st December, 1903	695	\$231,664 56
Policies new and renewed during 1904	290	54,572 16
Gross number during 1904	985	\$286,236 72
Less expired and cancelled in 1904	260	48,623 88
Net risks in force 31st December, 1904	725	\$237,612 84

BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment	\$33,954 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,977 06
Amount of premium notes received during the year 1904	35,233 30

Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:

Cash paid up to 31st December, 1904	17,616 65
Amount of premium notes given by Company for re-insurance	14,375 56
Less payments thereon	7,187 78
Residue of premium notes given for re-insurance	7,187 78

CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 12th May, 1879, and 28th May, 1904,
Rate, 20 per cent. and 30 per cent. respectively.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of Shares.	Amount Subscribed.	Amount paid up in cash.
Chipman, John D., in trust	St. Stephens, N. B.	50	\$5,000	\$2,500
Coffee & Co.	Toronto	50	5,000	2,500
Davis, Wm.	"	50	5,000	2,500
Dingle, F. E.	"	42	4,200	2,100
Dixon, B. Homer, estate	"	50	5,000	2,500
Elliott, C. J.	"	25	2,500	1,250
Gzowski, Sir C. S., A. D. C., estate of	"	50	5,000	2,500
Macpherson, Sir D. L., estate of	"	50	5,000	2,500
MacLennan, Hon. Justice	"	50	5,000	2,500
MacLennan, E. M.	"	25	2,500	1,250
Smith, Prof. Goldwin.	"	50	5,000	2,500
Smith, Larratt W., D. C. L.	"	50	5,000	2,500
Smith, W. H.	London	10	1,000	500
Smith, A. L., Ex. late C. R. Smith.	"	10	1,000	500
Smith, W. H., Admr. late L. J. Smith.	"	10	1,000	500
Smith, W. H. } Tsts. for Mary C.	"	10	1,000	500
Hammond, F. J. } Taylor	"			
Smith, W. H. } Tsts. for Fanny	"			
Hammond, F. J. } W. Rowley ..	"	10	1,000	500
Strathcona, Lord	Montreal	50	5,000	2,500
Smith, W. H., Manager in trust.	Toronto	50	5,000	2,500
Scott, M. E.	"	25	2,500	1,250
Scott, James.	"	25	2,500	1,250
Scott, Robert.	"	25	2,500	1,250
Scott, R., and Bull, B. E., in trust.	"	25	2,500	1,250
Scott, R., and Scott, J., in trust.	"	25	2,500	1,250
Smith, Rev. Lennox Ingal	Quebec	50	5,000	2,500
Scott & Walmsley	Toronto	133	13,300	6,650
			100,000	50,000

THE METROPOLITAN FIRE INSURANCE COMPANY,
CASH MUTUAL AND STOCK.

(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

D. Hibner	Berlin, Ont.	
W. Vandusen	Toronto Junction, Ont.	
W. J. Stark	Stouffville,	"
H. E. Irwin	Toronto,	"
W. G. Brown	Toronto,	"
C. C. Van Norman	Toronto,	"
W. H. Shapley	Toronto,	"
A. Taylor	Galt,	"
A. Burritt	Mitchell,	"
James Terrance, M.P.P.	Milverton,	"
David Carlyle	Toronto,	"
F. Clement Brown	Toronto,	"

Officers:

D. Hibner, President	Berlin, Ont.
W. H. Shapley, Vice-President	Toronto, Ont.
F. Clement Brown, Managing Director and Secretary	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed	141,400 00
Paid up	16,968 00
Unassessed premium note capital	40,833 48
Deposited in the Provincial Treasury	*14,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$1,558 78	
Cash in Sovereign Bank, Toronto (Capital account)	682 25	
Cash in Sovereign Bank, Toronto (Stock Prem. account)	11 04	
Cash in Sovereign Bank, Toronto, deposit receipts, (Government deposit)	14,000 00	
Cash in Dominion Bank, Toronto, and National Park Bank, New York City	5,078 88	
		\$21,330 95
Cash in agents' hands acknowledged by them to be due and considered good	13,153 30	
Amount of premium notes in force after deducting all payments and assessments levied	40,833 48	
Amount due for reinsurance on losses	490 00	
Office furniture, etc. (not extended)	\$1,016 26	
Total assets		\$75,807 73
Uncalled subscribed capital stock		\$124,432 00

*Since increased to \$15,000,

LIABILITIES.

Amount of adjusted loss	\$5,372 56
Amount supposed loss	1,830 07
Amount required to reinsure all outstanding risks taken on cash system being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	42,854 67
Commission and bonuses	1,710 00
Directors' fees	625 25
Return premiums	703 00
Unclaimed dividends	1 98
Amount of borrowed money	3,567 70
Reinsurances unpaid	1,046 00
Sundry accounts unpaid	41 34
Total liabilities	\$57,752 57

Amount of paid-up capital stock	\$16,968 00
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RECEIPTS.

Cash balance as per last statement (not extended)	\$33,415 14
Cash received as fixed payments of 1904	\$12,364 54
“ as fixed payments of prior years	823 70
“ for interest	812 72
“ as premiums on cash system	98,259 01
“ as re-insurance on fire losses	11,726 06
“ as borrowed money	3,567 70
“ as endorsements	97 07
Total receipts	\$127,650 80

EXPENDITURE.

Expenses of Management:

Amount paid for investigation and adjustment of claims.....	\$374 28
“ interest	264 80
“ law costs	129 21
“ statutory assessment and license fee	78 12
“ commission to agents	18,476 27
“ fuel and light	59 26
“ printing, stationery and advertising	1,244 45
“ salaries, directors' and auditors' fees	7,545 03
“ postage, telegrams, express and telephone	826 48
“ travelling expenses	948 98
“ rent and taxes	869 50
“ office furniture	156 58
“ discount and exchange	47 25
“ special bonus to agents	224 47
“ commercial agency	50 00
“ other expenses	731 53

Total expenses of management	\$32,026 21
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Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$5,618 98	
Cash paid for losses which occurred during 1904	68,713 69	
		<u>74,332 67</u>
Cash paid for re-insurance		12,758 79
“ for rebate		19,599 24
“ for dividend to shareholders		1,018 08
Total expenditure		<u>\$139,734 99</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Mutual System	One year or less.	Three years.	Total.
Mutual		\$918,325 50	\$918,325 50
Cash in Canada	\$2,910,446 02	2,451,390 63	5,361,836 65
Cash in United States	1,197,310 88		1,197,310 88
Total at risk	\$4,107,756 90	\$3,369,716 13	\$7,477,473 03
Re-insured mutual system		\$213,740 00	\$213,740 00
Re-insured cash system	\$633,261 00	94,155 00	727,416 00
Total re-insurance	\$633,261 00	\$307,895 00	\$941,156 00
Net risks at 31st December, 1904	\$3,474,495 90	\$3,061,821 13	\$6,536,317 03

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	654	\$776,617 50
Policies new and renewed during 1904	328	447,500 00
Gross number during 1904	982	\$1,224,117 50
Less expired and cancelled in 1904	315	305,792 00
Net risks in force on mutual system, 31st December, 1904	667	<u>\$918,325 50</u>

Cash System.

	Number.	Amount.
Policies in force 31st December, 1903	5,390	\$4,670,339 82
Policies taken during 1904	5,696	6,430,207 30
Gross number during 1904	11,086	\$11,100,547 12
Less expired and cancelled in 1904	4,517	4,541,399 59
Net risks in force on cash system, 31st December, 1904	6,569	<u>\$6,559,147 53</u>

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES ON UNDERTAKINGS.

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$60,894 56
Amount of all premium notes, after deducting all payments thereon and assessments levied	40,833 48
Amount of premium notes received during the year 1904	33,286 87
Cash paid up to 31st December, 1904	13,188 24

CALLS ON CAPITAL STOCK.

Number of calls made, one. Date, at subscription. Rate, 12 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up
			\$ c.	\$ c.
Armitage, S. W.	Schomberg	1	100 00	12 00
Brown, F. C.	Toronto	80	8,000 00	960 00
Burritt, & Co., A.	Mitchell	50	5,000 00	600 00
Brown, W. G.	Toronto	21	2,100 00	252 00
Brown, Margaret	Toronto	10	1,000 00	120 00
Baldwin, Geo. L.	Aurora	10	1,000 00	120 00
Bruce, Edward W.	Toronto	10	1,000 00	120 00
Burkholder, Jacob	Stouffville	10	1,000 00	120 00
Burkholder, Samuel	Stouffville	10	1,000 00	120 00
Bain, Donald	Toronto	2	200 00	24 00
Begg, Herbert	Toronto	1	100 00	12 00
Brown, S. K.	East Toronto	1	100 00	12 00
Brown, Eliza J.	East Toronto	1	100 00	12 00
Brown, Arthur K.	Hamilton	1	100 00	12 00
Bright, W. D.	Seaforth	5	500 00	60 00
Cornell, Dr. E. P.	Berlin	10	1,000 00	120 00
Carlyle, David	Toronto	15	1,500 00	180 00
Coutts, Richard D.	Georgetown	5	500 00	60 00
Carson, Samuel	Meaford	10	1,000 00	120 00
Carlyle, Isabel	Toronto	1	100 00	12 00
Crow & Arnold	Ridgeville	1	100 00	12 00
Courtice, A. C.	Toronto	1	100 00	12 00
Courtice, Ada M.	Toronto	1	100 00	12 00
Chapman, W. A.	Toronto	1	100 00	12 00
Carroll, Ellen	Toronto	1	100 00	12 00
Curran, W. S. C.	Gravenhurst	2	200 00	24 00
Denoon, George	Toronto	1	100 00	12 00
Doxsee, Mrs. W. Morley	Perth	1	100 00	12 00
Eden, John R.	Berlin	5	500 00	60 00
Ego, Dr. Angus	Markdale	20	2,000 00	240 00
Forrester, A. (Executors)	Mitchell	50	5,000 00	600 00
Grant, James	Chesley	5	500 00	60 00
Govenlock, Wm.	Seaforth	1	100 00	12 00
Hibner, D.	Berlin	80	8,000 00	960 00
Halliday, M. A.	Chesley	10	1,000 00	120 00
Henry, Samuel	Kincardine	10	1,000 00	120 00
Hill, Solomon	Markdale	10	1,000 00	120 00
Hasenpflug, Conrad	Milverton	40	4,000 00	480 00
Irwin, H. E.	Toronto	10	1,000 00	120 00
Irwin, Minnie S.	Weston	1	100 00	12 00
Irwin, Mabel Carr	Toronto	1	100 00	12 00
Irwin, Margaret	Toronto	1	100 00	12 00
Jay, Charles H.	Meaford	5	500 00	60 00
Lowden, R. W.	Toronto	1	100 00	12 00
Meyers, J. W.	Listowel	20	2,000 00	240 00
Malcolm, Rev. Jas	Teeswater	20	2,000 00	240 00
Mickle, Chas. J.	Chesley	10	1,000 00	120 00
Mevins, Herman	Buffalo	20	2,000 00	240 00
McLean, Dr. P. D.	Woodbridge	20	2,000 00	240 00
McFall, A. A.	Bolton	10	1,000 00	120 00
McArthur, Alex.	Seaforth	155	15,500 00	1,860 00
McCulloch, Q. D.	Toronto	1	100 00	12 00
McKercher, H. S.	Wroxeter	1	100 00	12 00
Nicholls, Hesse	Richmond Hill	5	500 00	60 00
Orr, Alexander	Fordwich	1	100 00	12 00
Pearse, C. J.	Port Perry	3	300 00	36 00
Poole, W. A.	Toronto	1	100 00	12 00
Poole, Rebecca, Mrs.	Toronto	1	100 00	12 00
Renfrew, Walter C.	Stouffville	15	1,500 00	180 00
Reddaway, Arthur (Executors)	Stratford	20	2,000 00	240 00
Richards, John	Pictou	1	100 00	12 00
Ritchie, W. W.	Toronto	1	100 00	12 00
Simpson, William	Berlin	10	1,000 00	120 00
Stark, W. J.	Stouffville	40	4,000 00	480 00
Schafer, H. M.	Milverton	37	3,700 00	444 00
Smith, John	Tillsonburg	5	500 00	60 00
Smith, Dr. A. D.	Mitchell	10	1,000 00	120 00
Stewart, Dr. R. L.	Bolton	10	1,000 00	120 00
Snider, Annie	Woodbridge	10	1,000 00	120 00
Stevens, Reuben	Stouffville	50	5,000 00	600 00
Shapley, W. H.	Toronto	91	9,100 00	1,092 00
Scholey, Chas.	Toronto	1	100 00	12 00
Taylor, Alfred	Galt	50	5,000 00	600 00
Torrance, Jas.	Milverton	20	2,000 00	240 00
Trueman, Elizabeth	Stouffville	10	1,000 00	120 00
Tudhope, R. E. J.	Toronto	25	2,500 00	300 00
Trow, Jas. & T. (Executors)	Milverton	85	8,500 00	1,020 00
Tudhope, W. R.	Toronto	1	100 00	12 00
Vandusen, W.	Toronto Junction	50	5,000 00	600 00
Vandusen, J. H.	Para	10	1,000 00	120 00
Van Norman, C. C.	Toronto	50	5,000 00	600 00
Williamson, Thos.	Stouffville	25	2,500 00	300 00
Williams, H.	Toronto	1	100 00	12 00
Young, W. L.	Markdale	5	500 00	60 00
Total		1,414	141,400 00	16,968 00

INDEPENDENT CASH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Commenced Business 23rd March, 1904.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Charles C. VanNorman	Toronto, Ont.
David Carlyle	Toronto, Ont.
Wm. Greenwood Brown	Toronto, Ont.
Daniel Hibner	Berlin, Ont.
W. J. Stark	Stouffville, Ont.
Wm. Hendrie, Jr.	Hamilton, Ont.
Stephen Noxon	Ingersoll, Ont.
Thomas Crawford, M.P.P.	Toronto, Ont.
H. E. Irwin	Toronto, Ont.
A. Burritt	Mitchell, Ont.
John Richards	Toronto, Ont.
Edward Morgan	Toronto, Ont.

Officers:

Charles C. VanNorman, President	Toronto, Ont.
Stephen Noxon, 1st Vice-President	Toronto, Ont.
David Carlyle, 2nd Vice-President	Toronto, Ont.
Stephen Noxon, Secretary	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital	125,000 00
Paid up capital	12,500 00
Unassessed premium note capital	4,598 47
Deposit at Provincial Treasury	*10,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$108 95
“ in Sovereign Bank, Toronto, deposit receipt (Government deposit)	10,000 00
“ in Sovereign Bank, Toronto, (current account)	3,542 15
“ in Dominion Bank, Toronto, and National Park Bank, New York	3,487 67
	\$17,138 77
“ in agents' hands acknowledged by them to be due and considered good	6,803 11
Amount of premium notes in force after deducting all payments thereon and assessments levied	4,598 47
“ office furniture and safe (not extended)	\$348 28
Total assets	\$28,540 35
Uncalled subscribed capital stock	\$112,500 00

*Since increased to \$11,000.

LIABILITIES.

Amount of supposed or reported losses	\$1,743 37
“ required to reinsure all outstanding risks taken on the cash system being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	16,315 00
“ of commission on outstanding premiums	1,749 17
“ of auditors' and directors' fees	364 85
“ of salaries	1,666 67
“ of re-insurance premiums due	264 33
“ of rebates due	195 22
“ of dividend No. 1, payable February 15th, 1905	375 00
Total liabilities	\$22,673 61
Paid up capital stock	\$12,500 00

RECEIPTS.

Cash received as fixed payments due in 1904	\$1,164 48
“ for premiums on the cash system	39,606 18
“ for interest	302 64
“ for payments of calls on capital stock	12,500 00
“ for re-insurance on losses	545 84
Total receipts	\$54,119 14

EXPENDITURE.

Expenses of Management:

Cash paid for commissions, bonus and salary	\$6,705 52
“ investigation and adjustment of claims	156 99
“ license fee	25 00
“ travelling expenses	203 22
“ rent and taxes	225 00
“ salaries, directors' and auditors'	2,420 00
“ printing, stationery and advertising	896 70
“ postage, telegrams and express	159 21
“ insurance of office furniture	9 25
“ guarantee bonds	36 00
“ office furniture	348 28
“ repairs to office	15 00
Total expenses of management	\$11,200 17

(b) Miscellaneous payments:

Cash paid for losses which occurred during 1904	\$13,101 68
“ re-insurance	3,078 72
“ rebates	7,949 80
“ organization expenses	1,650 00
Total expenditure	\$36,980 37

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual		\$81,460	\$81,460
Cash (in Canada)	\$1,241,324	237,311	1,478,635
" (in United States)	696,625		696,625
Total	\$1,937,949	\$318,771	\$2,256,720
Re-insured.			
Cash	188,901	13,300	202,201
Net risks carried by Company, 31st December, 1901	\$1,749,048	\$305,471	\$2,054,519

MOVEMENT IN RISKS.

System of Insurance.	Number.	Amount.
Fire Risks—Mutual System.		
Policies new and renewed during 1904	79	\$85,460
Gross number during 1904	79	85,460
Less expired and cancelled in 1904	3	4,000
Net risks in force on mutual system, 31st December, 1904	76	\$81,460

Fire Risks—Cash System.

Policies new and renewed during 1904	4,078	\$2,858,996
Gross number during 1904	4,078	2,858,996
Less expired and cancelled in 1904	475	683,736
Net risks in force on cash system, 31st December, 1904.....	3,603	\$2,175,260

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES ON UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$5,761 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	4,538 47
Amount of premium notes received during the year 1904	6,196 40
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,164 48

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$	\$
Armstrong, P. B.....	New York, N.Y.....	100	10,000	1,000
Brown, F. Clement.....	Toronto, Ont.....	25	2,500	250
Brown, W. Greenwood.....	" ".....	100	10,000	1,000
Burritt, A.	Mitchell, ".....	50	5,000	500
Carlyle, David.....	Toronto, ".....	25	2,500	250
Crawford, Thomas.....	" ".....	50	5,000	500
Gray, Wm. M.....	" ".....	70	7,000	700
Givens, D. A.....	Kingston, ".....	10	1,000	100
Hendrie, Wm., Jr.....	Hamilton, ".....	30	3,000	300
Hibner, D.....	Berlin, ".....	100	10,000	1,000
Irwin, H. E.....	Toronto, ".....	95	9,500	950
Irwin, Dr. E. F.....	Weston, ".....	100	10,000	1,000
Livingstone, D.....	Toronto, ".....	5	500	50
McIntosh, J.....	" ".....	10	1,000	100
McIntosh, W.....	" ".....	10	1,000	100
Morgan, Judge E.....	" ".....	50	5,000	500
Noxon, Stephen.....	Ingersoll, ".....	100	10,000	1,000
Parker, Lewis.....	Toronto, ".....	5	500	50
Richards, John.....	" ".....	50	5,000	500
Stark, W. J.....	Stouffville, ".....	50	5,000	500
Taylor, Alfred.....	Galt, ".....	30	3,000	300
Vandusen, W.....	Toronto Junction, Ont.....	10	1,000	100
Van Norman, Charles C.....	Toronto, Ont.....	50	5,000	500
Van Norman, Harold R.....	" ".....	30	3,000	300
Van Norman, Karl H.....	" ".....	20	2,000	200
Watts, Chas. B.....	" ".....	25	2,500	250
Wilgar, J. Clarence.....	" ".....	50	5,000	500
	Totals.....	1,250	125,000	12,500

THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY,
MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

James Goldie	Guelph, Ont.
Hugh Scott	Toronto, Ont.
R. Northcote	Toronto, Ont.
Wm. Bell	Guelph, Ont.
J. L. Spink	Toronto, Ont.
Thomas Walmsley	Toronto, Ont.
A. Watts	Brantford, Ont.
Hugh McCulloch	Galt, Ont.
Geo. Gillies	Swansea, Ont.

Officers:

James Goldie, President	Guelph, Ont.
J. L. Spink, Vice-President	Toronto, Ont.
Hugh Scott, Managing Director and Secretary	Toronto, Ont.
Thomas Walmsley, Treasurer	Toronto, Ont.

Authorized capital stock	\$500,000 00
Subscribed capital stock	125,000 00
Paid up in cash	25,000 00
Capital stock uncalled	100,000 00
Securities deposited at Provincial Treasury	10,000 00
Unassessed premium note capital	38,421 32

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Call loans on stock	\$500 00
Mortgages	8,000 00
Shares Bell Telephone Co., Limited	18,974 50
Cash on deposit in Traders' Bank, Toronto	\$639 72
" Canada Permanent Mortgage Corpora- tion (Government deposit)	10,000 00
Cash on deposit in Canada Permanent Mortgage Corpora- tion, interest	200 00
	10,839 72
Undertakings, unassessed amount	\$38,421 32
Less residue of premium notes given for re-insurance	15,316 38
	23,104 94
Fire equipment (not extended)	\$1,098 06
Interest	595 80
Amount unpaid of fixed payments of 1904	968 75
Uncollected premiums (cash)	300 00
All other assets	700 15
Total assets	\$63,983 86
Capital stock uncalled	\$100,000 00

LIABILITIES.

Re-insurance reserve, being 50 per cent. of gross premiums less amount paid for re-insurance	\$7,610 63
Borrowed money	12,400 00
Due to sundry companies and persons	2,232 45
Total liabilities to public	\$22,243 08
Liability to stockholders:	
Paid up stock	\$25,000 00

CASH RECEIPTS.

Cash on hand as per last statement (not extended)	\$14,704 25
Cash received as fixed payments of 1904	\$39,234 32
" fixed payments of prior years	942 66
" cash premiums	21,314 58
" cash premiums of prior years	1,512 74
" interest	2,900 07
" commission	3,505 17
" re-insurance on claims	34,127 82
" re-insurance cancellations	1,170 95
" fire pails	174 28
" borrowed money	12,400 00
" all other sources	140 06
" investments (not extended)	\$67,985 00
Total	\$117,422 65

EXPENDITURE.

(a) Expenses of Management:

Cash paid for investigation and adjustment of claims	\$492 90
" interest	456 90
" commission	3,713 77
" statutory assessment, license fees	55 98
" travelling expenses	430 35
" rent and taxes	495 67
" salaries, directors' and auditors' fees	7,758 00
" printing, stationery and advertising	339 70
" postage, telegrams and express	257 71

Total expenses of management \$14,000 98

(b) Miscellaneous Expenditure:

Cash paid for losses which occurred during 1904	\$128,338 62
" rebate	2,983 48
" re-insurance	22,089 62
" dividends, shareholders	} 5,595 25
" dividends, policy-holders	
" fire equipment	133 83
" Goad's plans	125 90
" sundries	104 50
" investments (not extended)	\$3,100 00
" Total expenditure	\$173,372 18

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904:

System.	One year or less.	Three years.	Total.
Mutual	\$2,152,483		\$2,152,483
Cash	1,249,866	249,978	1,499,844
Total	\$3,402,349	\$249,978	\$3,652,327
Re-insurance:			
Mutual	\$1,075,539		\$1,075,539
Cash	240,542	5,000	245,542
Total	\$1,316,081	\$5,000	\$1,321,081
Net amount at risk, 31st December, 1904	\$2,086,268	\$244,978	\$2,331,246

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1903	419	\$1,973,180
Policies new and renewed during 1904	454	2,267,039
Gross number during 1904	873	4,240,219
Less expired or cancelled in 1904	453	2,087,736
Net risks in force on mutual system 31st December, 1904	420	\$2,152,483
Cash System.		
Policies in force 31st December, 1903	388	\$1,204,008
Policies taken during 1904 on cash system	579	1,733,651
Gross number and amount during 1904	967	\$2,937,659
Less expired or cancelled in 1904	508	1,437,815
Net risks in force on cash system 31st December, 1904	459	\$1,499,844

BUSINESSS TRANSACTED:

Manufacturing Risks.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

	One year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$76,842 64
Amount of all premium notes, after deducting all payments thereon and assessments levied	38,421 32
Amount of premium notes received during the year 1904	81,205 40

Payments on premium notes of 1904, including all sums credited on said premium notes:

Cash paid up to 31st December, 1904	39,234 32
Notes for fixed payments unpaid 31st December, 1904	1,368 38
Amount of premium notes given by Company for re-insurance	32,398 08
Less payment made thereon and cancellation	17,081 70
Residue of premium notes given for re-insurance	15,316 38

CALLS ON CAPITAL STOCK:

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891. Rate, 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock Held.	Amount paid, being 20 per cent. of amount of shares held 31 December, 1904.
Bell, Isabella Marie, Mrs.....	Guelph	30	\$ 3,000	\$ 600
Bell, Wm. (in trust).....	Guelph	50	5,000	1,000
Baird, A. H.....	Paris	10	1,000	200
Barber, John R.....	Georgetown	20	2,000	400
Baird, H. N.....	Toronto	30	3,000	600
Burnett, J. S.....	Winterbourne	10	1,000	200
Chipman, John D. (in trust)	St. Stephens, N. B.....	60	6,000	1,200
Dingle, F. E.....	Toronto	16	1,600	320
Elliott, R. W.....	Toronto	10	1,000	200
Flavelle Milling Co., Limited	Lindsay	30	3,000	600
Forbes, Geo. D.....	Hespeler	20	2,000	400
Forbes, Mrs. J. S.....	Toronto	10	1,000	200
Gillies, George.....	Swansea	25	2,500	500
Goldie, D.....	Ayr.....	20	2,000	400
Goldie, G. E.....	Ayr.....	25	2,500	500
Goldie, Jno.....	Guelph	30	3,000	600
Goldie, Jas.....	Guelph	70	7,000	1,400
Goldie & McCullough Co., Limited.....	Galt	60	6,000	1,200
Hall, Jas. & Co.....	Brockville	20	2,000	400
Hillborn, A. W.....	Blair	10	1,000	200
Innes, W. P.....	Simcoe	30	3,000	600
Karn, D. W. & Co.....	Woodstock	20	2,000	400
King Bros.....	Whitby	15	1,500	300
Moffat, W. (in trust)	Toronto	50	5,000	1,000
McLaughlin, M.....	Toronto	25	2,500	500
McNally, Angus.....	Blair	10	1,000	200
Neilson, R.....	Ayr.....	25	2,500	500
Noble, Robert.....	Norval	30	3,000	600
Noxon Bros. Mfg. Co., Limited.....	Ingersoll	30	3,000	600
Northcote, R. (in trust).....	Toronto	10	1,000	200
O'Neil, Thomas.....	Paris	5	500	100
Pattinson, George.....	Preston	50	5,000	1,000
Stewart, Robert.....	Guelph	10	1,000	200
Smith, R. H.....	St. Catharines.....	10	1,000	200
Spink, J. L.....	Toronto	60	6,000	1,200
Scott, Hugh.....	Toronto	47	4,700	940
Sutton, William.....	Simcoe	10	1,000	200
Seagram, Jos. E.....	Waterloo	30	3,000	600
Storey, Hannah Jane.....	Acton	50	5,000	1,000
Taylor & Bates.....	St. Catharines.....	10	1,000	200
Whitelaw, Chas.....	Paris	10	1,000	200
Whiteaw, R.....	Woodstock	10	1,000	200
Wilson, Wm.....	Toronto	50	5,000	1,000
Walmsley, Thos.....	Deer Park	47	4,700	940
Watts, Alfred.....	Brantford	25	2,500	500
Watts, Charles B. (in trust).....	Toronto	25	2,500	500
Total		1,250	\$ 125,000	\$ 25,000

MONARCH CASH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LONDON.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

F. G. Rumball	London, Ont.
B. N. Campbell	London, Ont.
Jas. B. McKillop	London, Ont.
A. D. Cartwright	Ottawa, Ont.
Lt. Col. Belton	London, Ont.
B. V. Hole	London, Ont.
Wm. Kennedy	London, Ont.
T. E. Robson	Ilderton, Ont.
Thomas Bryan	London, Ont.
H. C. McBride	London, Ont.
Alex. Badenoch	London, Ont.
Wm. Gorman	London, Ont.
Robert Rdss	London, Ont.
C. J. Adams	London, Ont.
Jno. E. Thorne	London, Ont.

Officers:

F. G. Rumball, President	London, Ont.
T. E. Robson, Vice-President	Ilderton, Ont.
B. N. Campbell, Managing-Director	London, Ont.

Authorized capital stock	\$500,000 00
Subscribed "	166,400 00
Called up "	16,640 00
Paid up "	14,940 00
Paid up in advance of calls	1,140 00
Unpaid on calls	1,700 00
Unassessed premium note capital	25,552 89
Securities deposited at Provincial Treasury	*10,000 00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of debentures	\$15,000 00
Amount of actual cash at head office	\$ 922 60
Amount in Bank of Toronto, London	5,914 03
	6,836 63
Amount of cash in agents' hands	4,307 41
" notes or bills less than one year overdue	180 00
" due for re-insurance on losses	927 69
" of premium notes after deducting all payments thereon and assessments levied	25,552 89
" called and unpaid capital stock	1,700 00
" of office furniture, etc. (not extended)	\$3,482 48
Total assets	\$54,504 62
Subscribed capital stock uncalled	\$148,620 00

* Since increased to \$15,000.

LIABILITIES.

Amount of adjusted losses	\$1,638 83
“ of supposed “	2,206 48
Unearned premiums, being 50 per cent. of gross premiums	20,849 50
Amount due for re-insurance	258 39
“ due interest and rent	100 09
“ of outstanding accounts	141 75
All other liabilities	15 30
Total liabilities	\$25,210 34
Paid up capital stock	\$16,080 00

RECEIPTS.

Cash received for transfer fees	\$ 31 72
“ fixed payments due in 1904	6,627 57
“ premiums on cash system	62,333 74
“ interest	671 80
“ re-insurance on losses	6,389 95
“ calls on capital stock	1,500 00
“ premiums on capital stock	30 00
Total receipts	\$77,584 78

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$11,166 20
“ investigation and adjustment of claims	167 60
“ interest	118 00
“ license fees, statutory assessment, Ontario tax	127 22
“ travelling expenses	711 96
“ salaries, directors' and auditors' fees	4,661 19
“ printing, stationery and advertising	1,241 92
“ postage, telegrams and express	482 72
“ fuel and light	14 88
“ other expenses	275 89
Total expenses of management	\$18,967 58

Miscellaneous payments:

Cash paid for losses which occurred during 1904	40,696 96
“ re-insurance	7,274 46
“ rebates and return premiums	5,299 71
“ dividends	323 65
“ in repayment of loans	600 00
“ organization	182 50
“ office furniture and fixtures	398 36
“ Goad's plan	107 30
“ investments (not extended)	\$5,000
Total expenditure	\$73,850 52

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	System.	One year or less.	Three years.	Total.
Mutual			\$452,485 00	\$452,485 00
Cash		2,558,698 06	2,129,609 71	4,688,307 77
Total		\$2,558,698 06	\$2,582,094 71	\$5,140,792 77
Re-insured.				
Cash			\$50,225 67	
Cash		\$379,445 07	54,744 33	
Total re-insurance		\$379,445 07	\$104,970 00	\$484,415 07
Net risks carried by Company 31st Dec., 1904				
		\$2,179,252 99	\$2,477,124 71	\$4,656,377 70

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	96	\$147,710 00
Policies new and renewed during 1904	232	328,025 00
Gross number during 1904	328	\$475,735 00
Less expired and cancelled in 1904	17	23,250 00
Net risks in force on mutual system, 31st December, 1904	311	\$452,485 00

Cash System.

Policies in force 31st December, 1903	1,194	\$1,095,159 43
Policies new and renewed during 1904	4,789	4,602,171 36
Gross number during 1904	5,983	5,697,330 79
Less expired and cancelled in 1904	889	1,009,023 02
Net risks in force on cash system, 31st December, 1904	5,094	\$4,688,307 77

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December 1904.

		Three years' risk.
Amount of face of all premium notes held by Company, and legally liable to assessment		\$34,008 48
Amount of premium notes, after deducting all payments thereon and assessments levied		25,552 89
Amount of premium notes received during the year 1904		25,187 38
Payments on premium notes of 1904, including all sums credited on said premium notes:		
Cash paid up to 31st December, 1904		6,627 57
Calls on Capital Stock: Number of calls, one; rate, 10%.		

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$ c.	\$ c.
Adams, C. J.	London	60	6,000 00	600 00
Alton, Thos. H.	Woodbank	10	1,000 00	100 00
Benson, Wm. C.	London	4	400 00	40 00
Belton, C. W.	"	10	1,000 00	100 00
Bobier, A. Q.	Exeter	2	200 00	20 00
Badenoch, Helen	London	40	4,000 00	400 00
Burwell, A. W.	"	4	400 00	.....
Bodkin, E.	Lawrence Station	10	1,000 00	100 00
Begg, J. A.	Innerkip	50	5,000 00	500 00
Bucke, Julius P.	Sarnia	10	1,000 00	100 00
Bryan, Thos.	London	72	7,200 00	700 00
Bryan, T. A. (in trust)	"	50	5,000 00	500 00
Brandt, A.	Hensall	10	1,000 00	100 00
Black, Mac. M.	Springfield	1	100 00	10 00
Badenoch, A.	London	10	1,000 00	100 00
Bucke, E. P.	Sarnia	10	1,000 00	100 00
Bock, H. P.	London	2	200 00	20 00
Clark, T. S.	"	2	200 00	20 00
Cooney, John	Brampton	1	100 00	10 00
Chapman, Chas. B.	London	5	500 00	50 00
Clark, A. J.	"	2	200 00	20 00
Campbell, Cl. T.	"	2	200 00	20 00
Cowan, Chas.	"	4	400 00	40 00
Cook, Henry	Hensall	2	200 00	20 00
Cushing, Anna C.	Toronto	10	1,000 00	.....
Cushing, Ed.	London	5	500 00	50 00
Cushing, Wm.	"	5	500 00	50 00
Cushing, Susie	"	1	100 00	10 00
Cushing, Nora Dote	"	1	100 00	10 00
Campbell, Joseph	Melbourne	5	500 00	50 00
Campbell, B. N.	London	80	8,000 00	800 00
Cushing, Kathleen	"	1	100 00	10 00
Cartwright, A. D.	Toronto	60	6,000 00	600 00
Cameron, Robt. J.	Hensall	1	100 00	10 00
Campbell, John Kent	London	10	1,000 00	100 00
Dawson, B. W.	"	5	500 00	50 00
Dawson, Bros.	"	10	1,000 00	100 00
Dyer, John J.	"	2	200 00	20 00
Deeley, Thos.	"	2	200 00	20 00
Evans Bros.	Strathroy	10	1,000 00	100 00
Escott, T. G. H.	London	5	500 00	50 00
Ferte, A. E.	"	10	1,000 00	100 00
Follick, E. A.	Exeter	2	200 00	20 00
Follick, L. L.	St. Mary's	5	500 00	50 00
Fitzpatrick, Wm.	Strathroy	10	1,000 00	100 00
Ferguson, Wm. T.	Sarnia	1	100 00	10 00
Fry, James	"	5	500 00	50 00
Frank, Jacob Henry	Woodstock	100	10,000 00	500 00
Gunn, Walter E.	London	2	200 00	20 00
Gammage, Wm. W.	"	2	200 00	20 00
Gorman, Wm.	"	10	1,000 00	550 00
Hunt, Chas. B.	"	2	200 00	20 00
Hannah, D. C.	"	10	1,000 00	100 00
Hyndman, H. K.	Exeter	8	800 00	80 00
Houghton, Thos.	Forest	1	100 00	10 00
Hunt, F. C.	London	2	200 00	20 00
Heal, Chas. P.	"	5	500 00	50 00
Heughan, W. H.	Thorndale	50	5,000 00	500 00
Hole, B. V.	London	60	6,000 00	600 00
Jacques, David	Exeter	10	1,000 00	100 00
Jones, J. W.	London	5	500 00	50 00
Joynt, Geo.	Hensall	10	1,000 00	100 00
Jones, Henry J.	London	3	300 00	150 00
Kennedy, Wm. R.	"	5	500 00	50 00
Knowles, Thomas	"	5	500 00	50 00
Kennedy, Wm.	"	50	5,000 00	500 00
Lumby, Robt. H.	Port Huron, Mich.	2	200 00	20 00
Laing, Chas.	London	4	400 00	40 00
Lacey, Enos	"	10	1,000 00	100 00
Lacey, Martha Jane	"	10	1,000 00	100 00
Lawson, Frank	"	3	300 00	150 00
McMechan, J. H.	"	5	500 00	50 00
McCully, Maggie J. F.	"	8	800 00	80 00
McKinley, John P.	Ridgetown	2	200 00	20 00
McKillop, Jas. B.	London	40	4,000 00	400 00
McBride, H. C.	"	60	6,000 00	600 00
McLachlan, J. H.	Toronto	2	200 00	20 00
Moore, Monte	Sarnia	50	5,000 00	.....
Macdonald, D. C. C.	London	40	4,000 00	400 00
Macbeth, Hubert	Toronto	1	100 00	10 00
MacDonald, W. A.	Parkhill	2	200 00	.....
MacDonald, Bessie C.	London	1	100 00	10 00
Mitchener, Harold C.	"	1	100 00	10 00
Morgan, John	Kerwood	10	1,000 00	100 00

LIST OF SHAREHOLDERS.—Concluded.

Name.	Address.	No. of Shares.	Amount Held.	Amount paid.
			\$ c.	\$ c.
Nicholls, Chas. W.	London	50	5,000 00	500 00
Petrie, H. D.	Toronto	1	100 00	10 00
Pocock, Philip	London	1	100 00	10 00
Puddicombe, R. W.	"	5	500 00	50 00
Petty, James	Hensall	2	200 00	20 00
Robinson, Alfred	London	1	100 00	10 00
Robson, Wm. W.	Ilderton	4	400 00	40 00
Ross, R. A.	London	50	5,000 00	500 00
Robson, T. E.	London & Ilderton	70	7,000 00	700 00
Rumball, F. G.	London	82	8,200 00	820 00
Shaw-Wood, Rich.	"	50	5,000 00	
Scarrow, Wm.	"	1	100 00	10 00
Stevens, Jas.	Ingersoll	1	100 00	10 00
Steele, James	London	20	2,000 00	200 00
Schneider, Adam	Bornholm	2	200 00	20 00
Stevens, Helena M.	Winnipeg, Man	2	200 00	20 00
Taylor, W.	London	4	400 00	40 00
Tanton, A. E.	"	5	500 00	50 00
Thorne, John E.	"	20	2,000 00	200 00
Weid, John	"	2	200 00	
Walch, Lawrence A.	Winnipeg, Man	10	1,000 00	100 00
Ware, Francis B.	London	58	5,800 00	580 00
Wynne, J. B.	Watford	2	200 00	20 00
White, John	"	1	100 00	10 00
White, James	Woodstock	10	1,000 00	550 00
Total		1,664	166,400 00	14,940 00

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Davidson	Stratford, Ont.
Thomas Orr	Stratford, Ont.
John Brown	Stratford, Ont.
John Corrie	Stratford, Ont.
G. H. McIntyre	St. Mary's, Ont.
George Hyde	Shakespeare, Ont.
Hon. Thos. Ballantyne	Stratford, Ont.
G. G. McPherson	Stratford, Ont.
Thomas Trow	Stratford, Ont.
Joseph Salkeld	Stratford, Ont.
James Jones	Mitchell, Ont.
Andrew. Kuhry	Waterloo, Ont.

Officers:

Wm. Davidson, President	Stratford, Ont.
Hon. Thos. Ballantyne, Vice-President	Stratford, Ont.
Charles Packert, Manager	Stratford, Ont.
George Kay, Secretary	Stratford, Ont.

Deposited in the Treasury of Ontario	\$12,000 00
Unassessed Premium note capital	170,904 09

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash value of real estate	\$10,840 62
“ “ mortgages	57,600 00
Value of debentures	65,011 10
Cash at Head Office	\$2,747 05
“ “ in Traders' Bank, Stratford	10,666 06
“ “ Canadian Bank of Commerce, Stratford	3,852 09
“ “ Agents' hands acknowledged by them to be due, and considered good	17,265 20
“ “ Agents' hands acknowledged by them to be due, and considered good	4,443 95
Amount of short date notes, or due bills, less than one year overdue	456 89
“ “ premium notes in force, after deducting all payments thereon and assessments levied	170,904 09
“ “ interest accrued	20 00
“ “ re-insurance	10 32
Total assets	\$326,552 17

LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1904	\$60,940 38
“ of losses supposed or reported	148 90
“ of other liabilities	144 67
Total liabilities	\$61,233 95

RECEIPTS.

Cash balance, as per last statement (not extended)	\$19,954 18
Cash received as fixed payments due in 1904	\$57,763 52
“ for premiums on cash system	69,586 25
“ for interest	5,420 95
“ for re-insurance on account of losses	14,435 09
“ for rebate	701 33
“ extra premiums	1,079 12
“ travelling expenses	319 03
“ contra accounts	990 88
“ investigation of claims repaid	113 72
“ rent	150 00
“ loss repaid	115 96
“ from investments (not extended)	\$24,000 34
Total receipts	\$150,675 85

EXPENDITURE.

Cash paid for commission to agents	\$21,612 27
“ law costs	69 62
“ investigation and adjustment of claims	1,059 21
“ statutory assessment and license	229 75
“ rent and taxes	477 06
“ salaries, directors' and auditors' fees	8,312 85
“ printing, stationery and advertising	977 37
“ travelling expenses and inspection of risks	686 28
“ postage and telegrams	1,174 08
“ fuel and light	155 87
“ Bank exchange	100 16
“ Goad's plans	842 55
“ Office furniture	69 10
“ Bradstreet's reports	50 00
“ other expenses	246 13
Total expenses of management	\$36,062 30
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1904	\$1,987 66
“ losses which occurred in 1904	97,406 17
	99,393 83
“ re-insurance	13,151 71
“ rebate	6,081 72
“ contra accounts	1,542 61
“ investments (not extended)	\$21,133
Total expenditure	\$156,232 17

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years	Total.
Mutual		\$8,180,025	\$8,180,025
Cash	\$2,382,895	10,112,527	12,495,422
Total	\$2,382,895	\$18,292,552	\$20,675,447

Re-insurance.

Mutual		\$938,948	\$938,948
Cash	\$254,075	542,033	796,108
Total	\$254,075	\$1,480,981	\$1,735,056

Net risks carried by the Company, 31st December, 1904	\$2,128,820	\$16,811,571	\$18,940,391
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	5,154	\$7,963,116
“ new and renewed during 1904	1,975	3,098,482
Gross number during 1904	7,129	\$11,061,598
Less expired and cancelled in 1904	1,943	2,881,573
Net risks in force on mutual system, 31st December, 1904	5,186	\$8,180,025

Cash System.

Policies in force 31st December, 1903	12,462	\$12,518,472
“ taken during 1904	6,233	6,522,963
Gross number during 1904	18,695	\$19,041,435
Less expired and cancelled in 1904	6,440	6,546,013
Net risks in force on cash system, 31st December, 1904	12,255	\$12,495,422

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force, 31st December, 1904.

	Three years' risk.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$275,935 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	170,904 09
Amount of premiums notes received during the year 1904.....	107,501 88
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904.....	21,500 42

STANDARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MARKHAM VILLAGE.

Commenced business 18th January, 1899.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Armstrong	Locust Hill, Ont.
A. K. Butchart	Toronto, Ont.
Alex. McCowan, M.P.P.	Danforth, Ont.
T. Oliver Harding	Milliken, Ont.
W. J. Stark	Stouffville, Ont.
Thos. Williamson	Stouffville, Ont.
T. H. Speight	Markham, Ont.
Henry B. Reesor	Markham, Ont.
Wm. Fleming	Markham, Ont.
Anthony Forster	Markham, Ont.
H. E. Irwin	Toronto, Ont.
B. F. Reesor	Lindsay, Ont.

Officers:

Wm. Armstrong, President	Locust Hill, Ont.
T. H. Speight, Vice-President	Markham, Ont.
A. Forster, Vice-President	Markham, Ont.
H. B. Reesor, Managing-Director	Markham, Ont.
R. A. Mason, Treasurer	Markham, Ont.

Authorized capital stock	\$500,000
Subscribed " "	118,200
Paid up " "	11,820
Uncalled " "	106,380
Unassessed premium note capital	41,802.16
Deposited with Government of Ontario	14,000*

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Deposit receipts of Sovereign Bank of Canada, deposited with Government	\$14,000 00
Amount premium notes in force after deducting all payments thereon and assessments levied	\$41,802 16
Less residue of premium notes given by Company on re-insurance	3,552 16
	38,250 00
" cash in agents' hands	2,002 13
" due from other Company for re-insurance on losses.....	1,250 00
" office furniture and Goad's plans (not extended)	\$2,265 69
Total assets	\$55,502 13
Amount of subscribed and uncalled stock	\$106,380 00

* Since increased to \$16,000.

LIABILITIES.

Amount of losses supposed or reported	\$1,500 00
“ of borrowed money	10,235 33
“ required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	41,214 79
Total	<u>\$52,950 12</u>
Capital stock paid up	<u>\$11,820 00</u>

RECEIPTS.

Cash balance 31st December, 1903, (not extended)	\$19,066 47
Cash received as fixed payments due in 1904	\$8,892 69
“ premiums on cash system in 1904	110,838 05
“ interest	515 62
“ borrowed money	9,000 00
“ discounts, sundries	6 05
Total receipts	<u>\$129,252 41</u>

EXPENDITURE.

Expenses of Management:

Amount paid for interest	\$572 04
“ fuel and light	7 55
“ travelling expenses	432 65
“ commission	20,797 84
“ law costs	150 00
“ statutory assessment and license fee	87 07
“ salaries, directors' and auditors' fees	4,207 88
“ printing, stationery and advertising	1,168 41
“ postage, telegrams and express	992 67
“ rents and taxes	897 65
“ investigation of claims	436 62
“ other expenses	25 00
“ expert accountant's advice	100 00
Total expenses of management	<u>\$29,875 38</u>

Miscellaneous payments:

Amount paid for losses which occurred prior to 1904	\$1,400 00
“ “ “ “ during 1904	85,118 87
“ re-insurance	86,518 87
“ rebate	9,250 21
“ dividends	17,461 59
“ investments (not extended)	472 80
“ office furniture and Goad's plans	\$4,000 740 03
Total expenditure	<u>\$148,318 88</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

System.	One year or less.	Three years.	Total.
Mutual	\$ 800 00	\$1,296,750 18	\$1,297,550 18
Cash	3,640,635 25	4,350,666 86	7,991,302 11
Total	<u>\$3,641,435 25</u>	<u>\$5,647,417 04</u>	<u>\$9,288,852 29</u>

Re-insurance.

Mutual .....	.....	\$61,750 00	\$61,750 00
Cash	\$739,693 00	46,800 00	786,493 00
Total	<u>\$739,693 00</u>	<u>\$108,550 00</u>	<u>\$848,243 00</u>

Net risks carried by Company, 31st December, 1904	<u>\$2,901,742 25</u>	<u>\$5,538,867 04</u>	<u>\$8,440,609 29</u>
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1903	855	\$1,289,720 18
Policies new and renewed during 1904	355	475,080 00
Gross number during 1904	1,210	\$1,764,800 18
Less expired and cancelled in 1904	322	467,250 00
Net risks in force on mutual system, 31st December, 1904	<u>888</u>	<u>\$1,297,550 18</u>

Cash System

Policies in force 31st December, 1903	5,061	\$4,562,550 52
Policies taken during 1904	6,833	7,518,566 53
Gross number during 1904	11,894	\$12,081,117 05
Less expired and cancelled in 1904	3,049	4,089,814 94
Net risks in force on cash system, 31st December, 1904	<u>8,845</u>	<u>\$7,991,302 11</u>

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

System.	One year risks.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$24 00	\$83,183 09	\$83,207 09
Residue of premium notes, after deducting all fixed payments thereon and assessments levied .....	.....	41,802 16	41,802 16
Amount of premium notes received during the year 1904 .....	.....	25,826 73	25,826 73
Payments on the premium notes of 1904, including all sums credited on the said premium notes:			
Cash paid up to 31st December, 1904 .	\$7 10	\$8,885 59	\$8,892 69
Amount of premium notes given for re-insurance .....	.....	3,969 32	3,969 32
Less payments made thereon .....	.....	417 16	417 16
Residue of said premium notes for which the Company is still liable. ....	.....	3,552 16	3,552 16

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$	\$
Annis, L. E.	Scarboro	1	100	10
Annis, Wm. D.	"	2	200	20
Armstrong, Wm.	Locust Hill.	60	6,000	600
Ashbridge, Jonathan	Scarboro Junction.	10	1,000	100
Baker, John L.	Stouffville	5	500	50
Barker, E. S.	"	3	300	30
Barnes, W. G.	Green River.	5	500	50
Barton, Hannah	Whitevale.	15	1,500	150
Barton, Richard	"	5	500	50
Beare, Thomas.	"	5	500	50
Biggar, C. W.	Toronto	10	1,000	100
Billing, C. S.	Markham	1	100	10
Bishop, James	"	10	1,000	100
Bishop, Thomas H.	"	10	1,000	100
Butchart, A. K.	Toronto	20	2,000	200
Carleton, Maria	"	5	500	50
Carew, John.	Lindsay	5	500	50
Clark, James	Cedar Grove.	1	100	10
Chester, James.	Bendale	1	100	10
Coulson, A. B.	Unionville	5	500	50
Crosby, A. H.	Markham	5	500	50
Crosby, E. H.	"	5	500	50
Crosby, P. P.	"	1	100	10
Cummings, J. P.	Lindsay	5	500	50
Davidson, C. W.	Mount Albert	5	500	50
Dimma, James	Cedar Grove.	5	500	50
Degeer, Catherine	Mongolia	10	1,000	100
Dougherty, John S.	Stouffville	10	1,000	100
Duncan, James.	Highland Creek.	3	300	30
Dunlop, John H.	Toronto	10	1,000	100
Eckardt, John	Markham	10	1,000	100
Feirheller, George	Toronto	10	1,000	100
Fleming, Wm.	Markham	10	1,000	100
Forster, A.	Toronto	10	1,000	100
Freeman, Helen	Box Grove.	20	2,000	200
Fretz, L. R.	Toronto	5	500	50
Gammon, Mary	Stouffville	10	1,000	100
Hagerman, C. N.	Hagerman	5	500	50
Hall, Wm.	Stouffville	10	1,000	100
Harding, Henry	"	10	1,000	100
Harding, Thomas O.	"	10	1,000	100
Hafe, Samuel	Stouffville	10	1,000	100
Hargrave, Thomas	Markham	20	2,000	200
Heys, Thomas	Toronto	10	1,000	100
Hood, Eleanor	Milliken	10	1,000	100
Hood, Wm.	Amber	10	1,000	100
Hoover, Alfred.	Green River.	5	500	50
Hoover, Wm.	"	5	500	50
Hoover, J. G.	Markham	1	100	10
Hopkins, Henry	Green River	20	2,000	200
Ireson, C. E.	Toronto	10	1,000	100
Johnston, Harrison	Whitevale	2	200	20
Johnston, Abigal	Stouffville	10	1,000	100
Jones, Philip.	Markham	10	1,000	100
Johnston, James	Woodbridge	100	10,000	1,000
Kean, Gordon	Malvern	10	1,000	100
Kendrick, John	Stouffville	20	2,000	200
Kester, Helen J.	Markham	15	1,500	150
Laurie, Annie	Scarboro.	20	2,000	200
Laurie, Mrs. James	Danforth	20	2,000	200
Ley, James.	Ellesmere	30	3,000	300
McCowan, Alex	Danforth	10	1,000	100
McLean, W. F.	Toronto	10	1,000	100
Marr, H. C.	Markham	30	3,000	300
Mason, E. J.	"	20	2,000	200
Mason, Lelia V.	"	10	1,000	100
Mason, R. A.	"	10	1,000	100
Mason, W. A. R.	"	10	1,000	100
Miles, R. A.	Milliken.	10	1,000	100
Miller, F. D.	Stouffville.	1	100	10
Miller, Wm.	Whitevale	5	500	50
Milne, W. A.	Brown's Corners.	1	100	10
Monk, Chas	Toronto	10	1,000	100
Mowat, Sir Oliver	"	10	1,000	100
Noble, Jesse	Hagerman	20	2,000	200
Petty, Charles P.	Cherrywood	20	2,000	200
Petty, Mary A.	"	10	1,000	100
Pherrie, T.	Cedar Grove.	5	500	50
Pike, A. R.	Box Grove.	10	1,000	100
Pike, F. J.	Locust Hill.	10	1,000	100
Playfair, S. J.	Lindsay	10	1,000	100

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of Shares.	Amount Subscribed.	Amount paid up.
			\$	\$
Ramsden, H. D.	Mount Albert	5	500	50
Reesor, A. E.	Markham	1	100	10
Reesor, B. F.	Lindsay	10	1,000	100
Reesor, Frank	Locust Hill	5	500	50
Reesor, F. K.	Markham	10	1,000	100
Reesor, H. B.	"	10	1,000	100
Reesor Lillian J.	"	5	500	50
Reesor Mary	"	5	500	50
Reesor, M. E.	"	5	500	50
Reesor, Nora E. B.	"	5	500	50
Reesor, R. J.	"	30	3,000	300
Ramsay, R. J.	Toronto	10	1,000	100
Sanders, W. B.	Stouffville	5	500	50
Sangster, R.	"	5	500	50
Sangster, W. A.	"	10	1,000	100
Scott, Wm	Cedar Grove	20	2,000	200
Sellers, Robert	Brown's Corners	5	500	50
Speight, G. A.	Markham	1	100	10
Speight, T. H.	"	20	2,000	200
Stark, W. J.	Stouffville	10	1,000	100
Stouffer, Noah	"	10	1,000	100
Stouffer, Alice	"	30	3,000	300
Teff, Elizabeth	Markham	10	1,000	100
Thornton, James	Whitevale	10	1,000	100
Trueman, Elizabeth	Stouffville	20	2,000	200
Welsh, Robert	Markham	2	200	20
Williamson, T.	Stouffville	10	1,000	100
Wilson, E. H.	Markham	5	500	50
Totals		1,182	118,200	11,820

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 7th March, 1863.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Geo. Randall	Waterloo, Ont.
Wm. Snider	Waterloo, Ont.
James Livingston	Baden, Ont.
Allen Bowman	Blair, Ont.
Geo. Diebel	Waterloo, Ont.
J. H. Webb	Waterloo, Ont.
J. L. Wideman	St. Jacobs, Ont.
Thomas Gowdy	Guelph, Ont.
P. E. Shantz	Preston, Ont.

Officers:

George Randall, President	Waterloo, Ont.
William Snider, Vice-President	Waterloo, Ont.
Frank Haight, Manager	Waterloo, Ont.

Unassessed premium note capital, \$249,049.92.

Deposited with Government of Ontario, \$15,100.00, par value.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash value of real estate	\$17,475 72
“ mortgages	39,983 28
“ bonds, debentures and securities	114,321 22
Cash on hand at head office	\$2,546 38
“ deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo	17,847 46
	20,393 84
Cash in agents' hands, acknowledged by them to be due and considered good...	10,467 45
Amount of short date notes or due bills, less than one year overdue	1,284 17
Amount of premium notes in force after deducting all payments thereon and assessments levied	249,049 92
Office furniture and Goad's plans (not extended)	\$4,288 96
Amount of accrued interest	3,422 78
Amount due Company for re-insurance on losses	2,502 60
Total assets	\$458,900 98

LIABILITIES.

Amount of losses adjusted	\$2,509 15
“ resisted	2,500 00
“ supposed	2,777 83
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	111,882 37
Total liabilities	\$119,669 35

RECEIPTS.

Cash balance as per last statement (not extended)	\$19,724 49
Cash received for fixed payments of 1904	\$86,074 26
" rent	1,080 00
" premiums on cash system	132,209 11
" interest	6,759 75
" transfer fees	379 50
" additional premiums	1,554 79
" re-insurance on losses	18,422 93
Cash received from investments (not extended)	\$9,182 38
Total receipts	<u>\$246,480 34</u>

EXPENDITURE.

Expenses of Management:

Amount paid for travelling expenses	\$1,613 48
" commission and bonus to agents	32,829 54
" law costs	173 02
" fuel and light	461 60
" investigation and adjustment of claims	765 73
" statutory assessment and license fee	330 62
" Provincial tax	308 41
" printing, stationery and advertising	2,375 21
" salaries, directors' and auditors' fees	12,073 05
" postage, telegrams and express	1,262 94
" rent and taxes	293 16
" exchange	229 83
" Underwriters' Association	812 78
" janitor	243 00
" other expenses	233 71

Total expenses of management \$54,006 08

Miscellaneous payments:

Cash paid for losses which occurred prior to 1904	\$6,371 09
" " during 1904	154,458 58
	<u>160,829 67</u>
Cash paid for re-insurance	18,689 06
" rebate, abatement and returned premiums	16,870 77
" repayment of loan	303 47
" investments (not extended)	\$13,300 00

Total expenditure \$250,699 05

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Three years.	Total.
Mutual		\$7,900,628	\$7,900,628
Cash	\$4,087,521	19,404,070	23,491,591
Total	\$4,087,521	\$27,304,698	\$31,392,219

Re-insurance.

Mutual		924,465	924,465
Cash	179,818	571,206	751,024
Total	\$179,818	\$1,495,671	\$1,675,489
Net risks carried by Company 31st December, 1904	\$3,907,703	\$25,809,027	\$29,716,730

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1903	4,376	\$7,726,898
Policies new and renewed during 1904	1,810	2,810,320
Gross number during 1904	6,186	10,537,218
Less expired and cancelled in 1904	1,787	2,636,590
Net risks in force on mutual system 31st December, 1904	4,399	\$7,900,628
Cash System.		
Policies in force 31st December, 1903	23,750	\$23,609,589
Policies new and renewed during 1904	9,954	11,595,044
Gross number during 1904	33,704	35,204,633
Less expired and cancelled in 1904	10,268	11,713,042
Net risks in force on cash system 31st December, 1904	23,436	\$23,491,591

BUSINESS TRANSACTED :

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$410,061 10
Amount of premium notes, after deducting all payments thereon and assessments levied	249,049 92
Amount of premium notes received during the year 1904	154,719 65
Payments on premium notes of 1904, including all sums credited on said premium notes :	
Cash paid up to 31st December, 1904	30,943 93
Notes given for fixed payments unpaid 31st December, 1904	268 93

THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business, September, 1840.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Geo. Sleeman	Guelph, Ont.
G. B. Ryan	Guelph, Ont.
Thomas Gowdy	Guelph, Ont.
H. Murton	Guelph, Ont.
James Goldie	Guelph, Ont.
J. R. Wissler	Salem, Ont.
H. P. Moore	Acton, Ont.
George A. Clare	Preston, Ont
John Davidson	Guelph, Ont

Officers:

Geo. Sleeman, President	Guelph, Ont.
James Goldie, Vice-President	Guelph, Ont.
John Davidson, Secretary-Treasurer	Guelph, Ont.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

Authorized capital stock	\$150,000 00
Subscribed capital stock	124,500 00
Paid up capital stock	42,450 00
Unassessed premium note capital	30,092 43
Deposited in the Provincial Treasury	14,000 00

ASSETS.

Debentures	\$24,000 00
Cash on hand at head office	1,534 20
Cash in Traders Bank, Guelph	4,801 30
	6,335 50
Cash in agents' hands, acknowledged by them to be due and considered good...	3,927 24
Amount unpaid of fixed payments of 1904	391 19
“ unpaid in prior years (not extended)	\$21 10
“ unpaid notes less than one year overdue	312 50
“ of premium notes in force after deducting all payments thereon and assessments levied	30,092 43
“ unpaid calls on capital stock	1,125 00
“ office furniture, Goad's plans, etc. (not extended)	\$2,400 00
Total assets	\$66,183 86
Subscribed capital stock uncalled	\$80,925 00

LIABILITIES.

Amount of adjusted losses	\$1,476 42
“ supposed loss	926 58
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1904	31,718 90
Liabilities to the public	<u>\$34,121 90</u>
Paid up capital stock	<u>\$42,450 00</u>

RECEIPTS.

Cash at head office, as per last statement (not extended)	\$573 83
Cash received as fixed payments of 1904	\$9,818 59
“ “ “ prior years	59 40
“ for interest	960 00
“ as premiums on cash system	59,272 14
“ extra premiums and fees	689 00
“ agents' balances, 1903	495 74
“ bills receivable, 1903	91 05
“ calls on capital stock	29,687 50
Total receipts	<u>\$101,073 42</u>

EXPENDITURE.

Expenses of management:

Amount paid for law costs	\$90 00
“ commission and bonuses to agents	13,208 75
“ fuel and light	22 42
“ investigation or adjustment of claims	404 41
“ statutory assessment and license fees	71 80
“ printing, stationery and advertising	456 58
“ rent and taxes	494 93
“ salaries, directors' and auditors' fees	4,209 71
“ travelling expenses	100 00
“ postage, telegrams and express	838 60
“ interest	629 50
Total expenses of management	<u>\$20,526 70</u>

Miscellaneous payments:

Cash paid for losses which occurred prior to 1904	\$684 48
“ “ “ during 1904	58,061 37
	<u>58,745 85</u>
“ re-insurance (premiums)	232 27
“ rebate	9,758 10
“ dividend to shareholders	747 00
“ Goad's plans (revisions)	341 85
“ in repayment of loans	4,871 98
“ office furniture	88 00
Total expenditure	<u>\$95,311 75</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Three years.	Total.
Mutual .....	.....	\$742,595	\$742,595
Cash	\$2,410,511	2,368,297	4,778,808
Total at risk	\$2,410,511	\$3,110,892	\$5,521,403

Re-insurance.

Cash	} 10,000	3,300	3,300
		3,500	13,500
Net risks at 31st December, 1904	\$2,400,511	\$3,104,092	\$5,504,603

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	753	\$799,440
Policies new and renewed during 1904	203	211,905
Gross number during 1904	956	1,011,345
Less expired and cancelled in 1904	249	268,750
Net risks in force on mutual system 31st December, 1904	707	\$742,595

Cash System.

Policies in force 31st December, 1903	3,922	\$3,486,997
Policies taken during 1904	3,405	3,266,149
Gross number during 1904	7,327	6,753,146
Less expired and cancelled in 1904	2,048	1,974,338
Net risks in force on cash system 31st December, 1904	5,279	\$4,778,808

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$51,011 35
Amount of all premium notes after deducting all payments thereon and assessments levied	30,092 43
Amount of premium notes received during the year 1904	15,323 58
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,948 03

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1904.

Name.	Address.	No. of shares subscribed.	Amount subscribed.	Amount paid up.
				\$
Alexander, A. W.	Guelph	5	500	175
Burr, Frank C.	"	10	1,000	350
Burr, Emma C.	"	10	1,000	850
Burr, Myron W.	"	10	1,000	350
Bruce, Geo. R. Estate of	"	5	500	50
Brown, Anson J.	Seelleys Bay	5	500	175
Clare, Geo. A.	Preston	10	1,000	350
Coouts, P. D.	Georgetown	5	500	175
Davidson, J. A. Estate of	Guelph	25	2,500	875
Dowrie, Robert	"	20	2,000	700
Dodds, Robert	"	10	1,000	350
Dryden, J. R.	"	30	3,000	1,050
Davidson, John	"	40	4,000	1,400
Elliott, Emily	Exeter	20	2,000	700
Forbes, Geo. D.	Hespeler	60	6,000	2,100
Fitton, Thomas	Exeter	15	1,500	525
Farmer, John	"	20	2,000	700
Ferrier, Annie	Hamilton	9	900	350
Gregory, Thomas	Exeter	25	2,500	875
Gowdy, Thomas	Guelph	10	1,000	350
Goldie, James	"	20	2,000	700
Gummer, H.	"	10	1,000	350
Guthrie, Donald	"	10	1,000	350
Hutton, James	Forest	50	5,000	1,750
Henderson, Jas. S.	New Westminster	40	4,000	1,400
Hobson, John, Estate of	Guelph	20	2,000	700
Hutton, Sarah	St. Mary's	20	2,000	700
Hood, Robin	Guelph	15	1,500	525
Hutton, F. W.	St. Mary's	30	3,000	1,050
Hicks, Mary J.	Riverside, Cal., U.S.	20	2,000	700
Jones, A. F. H.	Guelph	5	500	175
Kennedy, John	"	30	3,000	1,050
Kelso, J. J.	"	5	500	175
Little, David	"	15	1,500	525
Lester, J. M.	Hamilton	5	500	175
Lester, Thomas	"	5	500	175
Lindsay, W. B., Estate of	Strathroy	50	5,000	1,750
Moore, H. P.	Acton	10	1,000	350
Murton, H.	Guelph	20	2,000	700
Melross, Jas., Estate of	Galt	10	1,000	100
Mitton, J. H.	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A.	Hastings	50	5,000	1,750
McElderry, Rose	Guelph	10	1,000	350
McKay, M. S.	Galt	10	1,000	350
McKeown, Christina L.	Orangeville	8	800	280
McDonald, Alice	Guelph	9	900	315
McIntosh, Jas. I.	"	9	900	315
Nightingale, Jas.	Brantford	10	1,000	350
Presant, E. J.	Guelph	10	1,000	350
Putnam, G. A.	Toronto	10	1,000	350
Randall, George	Waterloo	10	1,000	350
Rumsay, Margaret A. A.	St. Marys	20	2,000	700
Ryan, G. B.	Guelph	20	2,000	700
Ross, J. A.	Berlin	5	500	175
Russell, James	Fergus	10	1,000	350
Sleeman, George	Guelph	25	2,500	875
Samwell, George	Exeter	50	5,000	1,750
Stanley, U. M.	Brantford	20	2,000	700
Smith, D'Alton A.	Mitchell	50	5,000	1,750
Scott, Hugh	Toronto	10	1,000	350
Tudhope, Robertha E. J.	"	20	2,000	700
Tom, John Elgin	Goderich	50	5,000	1,750
Tudhope, W. R.	Toronto	35	3,500	1,225
Vivian, Wm.	Tillsonburg	10	1,000	350
Webster, Louisa	Brantford	10	1,000	350
Wissler, J. R.	Salem	10	1,000	350
Totals.		1,245	124,500	42,450

YORK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, 157 BAY STREET, TORONTO.

Commenced business 4th April, 1896.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Henry Duncan	Don, Ont.
John Goulding	Weston, Ont.
Wm. Lake	Vachell, Ont.
A. Quantz	Langstaff, Ont.
J. D. Evans	Islington, Ont.
R. A. Montgomery	Toronto, Ont.
Wm. Shunk	Sherwood, Ont.
John Richardson	Toronto, Ont.
J. G. Wilgar	Toronto, Ont.

Officers:

Henry Duncan, President	Don, Ont.
J. D. Evans, Vice-President	Islington, Ont.
J. G. Wilgar, Managing Director and Secretary	Toronto, Ont.

Authorized capital stock	\$175,000 00
Subscribed capital stock	168,000 00
Paid-up in cash	16,800 00
Capital stock uncalled	151,200 00
Securities deposited at Provincial Treasury	20,000 00
Unassessed premium note capital	100,989 89

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures	\$30,000 00
Actual cash on hand at head office	\$654 10
“ in Standard Bank, Bay St. Branch	4,301 81
	4,955 91
Amount in agents' hands	3,103 38
Amount of notes or due bills less than one year overdue	182 44
Amount of premium notes in force after deducting all payments thereon and assessments levied	100,989 89
Amount in office furniture and Goad's plans (not extended)	\$1,152 29
Total assets	\$139,231 62

Subscribed capital stock uncalled	\$151,200 00
---	--------------

LIABILITIES.

Amount due for adjusted loss	\$4,550 24
Amount of supposed or reported losses	2,350 00
Amount of re-insurance reserve, being 50 per cent. of gross premiums less amount paid for re-insurance	32,097 93
Amount due for re-insurance	239 42
Total liabilities	\$39,237 59

Paid up capital stock	\$16,800 00
-----------------------------	-------------

RECEIPTS.

Cash balance as per last statement (not extended)	\$33,145 01
Cash received for fixed payments of 1904	\$17,890 90
" premiums on cash system	76,021 30
" interest	1,184 46
" capital stock	2,100 00
" re-insurance on losses	4,575 62
" bills receivable	1,591 19
" profit and loss	4 00
Total receipts	<u>\$103,367 47</u>

EXPENDITURE.

Expenses of Management:

Cash paid for investigation of claims	\$386 49
" travelling expenses	189 00
" agents' commission	14,942 32
" statutory assessment and license fee	125 07
" law costs	115 37
" rent and taxes (Municipal and Government)	763 57
" salaries, directors' and auditors' fees	4,748 50
" printing, stationery and advertising	576 98
" postage, telegrams, etc.	629 49
" fuel and light	8 59
" other expenses	77 40
Total expenses of management	<u>\$22,562 78</u>

Miscellaneous Payments:

Cash paid for losses of years prior to 1904	\$8,916 19
" " 1904	76,036 98
	<u>84,953 17</u>
" rebate	8,637 08
" re-insurance	4,062 89
" dividend	1,116 65
" office furniture and Goad's plans	224 00
" for investments (not extended)	\$10,000
Total expenditure	<u>\$121,556 57</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Three years.	Total.
Mutual		\$4,001,629 87	\$4,001,629 87
Cash	\$2,658,302 85	\$4,419,574 97	\$7,077,877 82
Total	\$2,658,302 85	\$8,421,204 84	\$11,079,507 69
Re-insurance	224,450 00	40,975 00	265,425 00
Net amount at risk	<u>\$2,433,852 85</u>	<u>\$8,380,229 84</u>	<u>\$10,814,082 69</u>

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount
Policies in force 31st December, 1903	2,743	\$3,720,146 87
Policies new and renewed during 1904	917	1,390,555 00
Gross number during 1904	3,660	5,110,701 87
Less expired and cancelled in 1904	811	1,109,072 00
Net risks in force on mutual system 31st December, 1904	2,849	\$4,001,629 87

Cash System.

	Number.	Amount.
Policies in force 31st December, 1903	4,979	\$6,028,525 53
Policies taken during 1904, new or renewed	5,497	5,455,208 64
Gross number during 1904	10,476	\$11,483,734 17
Deduct expired and cancelled during 1904	4,483	4,405,856 35
Net risks in force 31st December, 1904	5,993	\$7,077,877 82

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face on all premium notes held by Company, and legally liable to assessment	\$143,937 73
Amount of all premium notes, after deducting all payments thereon and assessments levied	100,989 89
Amount of premium notes received during the year 1904	52,851 62
Payments on the premium notes of 1904, including all sums credited on said premium notes: Cash paid up to 31st December, 1904	17,890 90
Notes for fixed payments unpaid 31st December, 1904	182 44

CALLS ON CAPITAL STOCK.

Number of calls, 1. Rate, 10 per cent.

LIST OF SHAREHOLDERS.

Name.	Residence.	No. of shares subscribed.	Amount subscribed for.	Amount paid up in cash.
			\$	\$
Bull, T. H.	Toronto	10	1,000	100
Burton, Mrs. Margaret	Humber	10	1,000	100
Barkey, Joseph	Lemonville	10	1,000	100
Bruce Bros	Gormley	30	3,000	300
Crossley, Mrs. H. S.	King	20	2,000	200
Cronsberry, R.	Virginia	40	4,000	400
Chapman, John	Toronto Junction	5	500	50
Cameron, Alex.	Teston	50	5,000	500
Duncan, Henry	Don	20	2,000	200
Duncan David	Don	50	5,000	500
Elliott, Geo.	Woodbridge	10	1,000	100
Elliott, Geo.	Agincourt	20	2,000	200
Evans, Geo.	Virginia	10	1,000	100
Evans, J. D.	Islington	10	1,000	100
Elliott, John	Agincourt	10	1,000	100
Goulding, John	Weston	25	2,500	250
Goulding, G. R.	Newton Brook	5	500	50
Goodall, Robert	Elders Mills	10	1,000	100
Hill, W. J.	Deer Park	20	2,000	200
Harding, Henry	Milliken	10	1,000	100
Henry, G. S.	Don	50	5,000	500
Hare, S.	Don	20	2,000	200
Johnston, Wm.	Stouffville	160	16,000	1,600
Jeffs, Edward	Woodbridge	10	1,000	100
Kendrick, John	Bond Head	10	1,000	100
Knowlton, W. H.	Almira	20	2,000	200
Lawson, Geo.	Toronto	20	2,000	200
Lake, Wm.	Laskay	20	2,000	200
Ley, James	Vachell	20	2,000	200
Larkin, J. W.	Ellesmere	10	1,000	100
McNaughton, I. C.	Nobleton	5	500	50
McDonald, D., Estate of	Vellore	10	1,000	100
McClellan, P.	Sutton West	10	1,000	100
McLean, P. D.	Sutton West	10	1,000	100
McNaughton, Alex.	Woodbridge	20	2,000	200
Montgomery, R. A.	Vellore	15	1,500	150
Norman, Dr. T. J.	Toronto	10	1,000	100
Pearson, George	Orillia	20	2,000	200
Quantz, Arthur	Weston	10	1,000	100
Renfrew, W. C.	Lang-taff	100	10,000	1,000
Richardson, J.	Stouffville	20	2,000	200
Ross, W. E.	Toronto	10	1,000	100
Stouffer, Mrs. A.	Toronto	100	10,000	1,000
Scott, Mrs. Mary	Stouffville	70	7,000	700
Stevens, Rueben	Sutton West	10	1,000	100
Scrace, Mrs. M., Estate of	Stouffville	10	1,000	100
Scrace, Geo.	Lamareaux	20	2,000	200
Statton, Wm.	Lamareaux	50	5,000	500
Saunders, H. D.	Vachell	10	1,000	100
Scott, Thomas	Fairbank	10	1,000	100
Scott, Wm.	Sutton West	10	1,000	100
Shunk, Wm.	Weston	5	500	50
Snider, Mrs. Annie	Sherwood	10	1,000	100
Turner, Frank	Woodbridge	50	5,000	500
Topper, H. E.	Bracondale	10	1,000	100
Truman, Mrs. Eliz	Woodbridge	10	1,000	100
Wilgar, J. G.	Woodbridge	20	2,000	200
Wilgar, J. C.	Toronto	100	10,000	1,000
Winch, S.	Toronto	100	10,000	1,000
Winch, H.	Belhaven	60	6,000	600
Walton, J. M.	Belhaven	10	1,000	100
Willis, John W.	Aurora	10	1,000	100
Weatherill, Mrs. S. J.	Strange	50	5,000	500
	Woodbridge	10	1,000	100
		1,680	168,000	16,800

RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all
Cash Mutual Fire Insurance Companies.

CASH-MUTUAL FIRE INSURANCE COMPANIES.
ASSETS FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Value of Real Estate, less encumbrances.	Mortgage bonds, debentures or other securities.	Loans on stock, etc.	Interest due and accrued.	Cash at head office and bank balances.	Agents' balances.	Bills receivable, short date notes or due bills.	Fixed payments of 1904, unpaid.	Unassessed premium notes.	Re-insurance on losses.	Rent.	All other assets.	Total.	Good's plans, office furniture, etc.	Subscribed capital stock uncalled.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Economical.....	20,550 00	40,454 00	.....	462 14	*41,559 25	5,590 78	58 93	.....	207,716 91	19 00	95 00	.....	316,506 01	5,000 00	.....
Fire Insurance Exchange.....	.....	.....	20,550 00	.....	6,847 21	2,667 72	2,300 00	.....	7,915 67	.....	.....	.....	50,480 60	1,019 68	43,650 00
Gore District.....	31,835 40	10,200 00	254,674 35	3,325 25	2,377 61	1,115 53	.....	.....	204,875 00	.....	.....	.....	498,233 14	2,900 36	.....
Hand-in-Hand.....	.....	14,936 33	.....	423 44	2,197 90	3,788 12	940 00	.....	9,789 28	.....	.....	2 33	32,077 70	1,019 51	50,000 00
Independent.....	.....	.....	.....	.....	*17,138 77	6,803 11	.....	.....	4,598 47	.....	.....	.....	28,540 35	348 28	112,500 00
Metropolitan.....	.....	.....	.....	.....	*21,330 95	13,158 30	.....	.....	40,833 48	490 00	.....	.....	75,807 73	1,016 26	124,432 00
Millers' and Manufacturers'.....	.....	26,974 50	500 00	595 80	*10,839 72	.....	.....	963 75	23,104 94	.....	.....	1,000 15	63,983 86	1,098 06	100,070 00
Monarch.....	.....	15,000 00	.....	.....	6,836 63	4,307 41	180 00	.....	25,552 89	927 63	.....	**1,700 00	54,504 62	3,482 48	148,620 00
Perth.....	10,840 62	122,611 10	.....	20 00	17,265 20	4,443 95	456 89	.....	170,904 09	10 32	.....	.....	326,552 17	.....	.....
Standard.....	.....	.....	.....	.....	*14,300 00	2,002 13	.....	.....	38,250 00	1,250 00	.....	.....	55,502 13	2,215 19	.....
Waterloo.....	17,475 72	154,304 50	.....	3,422 76	20,338 81	10,467 45	1,284 17	.....	249,049 92	2,502 60	.....	.....	458,900 98	4,288 94	106,380 00
Wellington.....	.....	24,000 00	.....	.....	6,355 50	3,927 24	312 50	391 19	30,092 45	.....	.....	**1,125 00	66,183 86	2,400 00	80,925 00
York.....	.....	30,000 00	.....	.....	4,955 1	3,103 38	182 44	.....	100,989 89	.....	.....	.....	139,231 62	1,152 29	151,200 00
Totals.....	80,701 74	693,154 78	21,050 00	8,219 41	172,078 49	61,400 42	5,714 93	1,359 94	1,113,672 97	5,199 61	95 00	3,827 48	2,166,504 77	26,051 57	917,707 00

The Government deposits at date of publication are as follows: Economical, \$25,300; Fire Insurance Exchange, \$10,000; Gore District, \$20,000; Hand-in-Hand, \$10,000; Independent, \$11,000; Metropolitan, \$15,000; Millers' and Manufacturers', \$10,000; Monarch, \$15,000; Perth Mutual, \$12,000; Standard, \$16,000; Waterloo, \$15,000; Wellington, \$14,000; York Mutual, \$20,000.

* Includes Deposit Receipts deposited with Government. ** Capital Stock called but unpaid.

CASH-MUTUAL FIRE INSURANCE COMPANIES.
LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Losses unpaid at 31st December 1904, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums, less amount paid for reinsurance.		Borrowed money.		Commission and bonus.		Re-insurance losses.		All other liabilities.		Total liabilities, except capital stock.		Capital stock, paid up.		Number of policies.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Economical.....	1,567	17	49,092	33	.....	.....	.....	.....	.....	.....	.....	.....	50,659	50	.....	.....	16,288	.....	14,754,792	00
†Fire Insurance Exchange.....	.....	.....	*11,642	70	.....	.....	.....	.....	.....	.....	.....	.....	11,684	87	.....	.....	.....	.....	2,297,463	47
Gore District.....	.....	.....	57,701	58	8,242	54	2,577	50	.....	.....	.....	.....	68,546	62	.....	.....	.....	.....	16,259,211	00
†Hand-in-Hand.....	.....	.....	*10,683	89	.....	.....	.....	.....	.....	.....	.....	.....	10,683	89	50,000	00	.....	.....	**3,715,291	24
†Independent.....	1,743	37	16,315	00	.....	.....	1,749	17	264	33	2,601	74	22,673	61	12,500	00	3,679	.....	2,054,519	00
†Metropolitan.....	7,202	63	42,854	67	3,567	70	1,710	00	1,046	00	1,371	57	57,752	57	16,968	00	7,238	.....	6,536,317	03
†Millers' and Manufacturers.....	.....	.....	*7,610	63	12,400	00	.....	.....	.....	.....	2,232	45	22,243	08	25,000	00	.....	.....	2,331,246	00
†Monarch.....	3,845	31	20,849	50	.....	.....	.....	.....	238	39	257	14	25,210	34	16,080	00	5,405	.....	4,656,377	70
†Perth.....	.....	.....	60,940	38	.....	.....	.....	.....	.....	.....	144	67	61,233	95	.....	.....	17,441	.....	18,940,391	00
†Standard.....	148	90	41,214	79	10,235	83	.....	.....	.....	.....	.....	.....	52,950	12	11,820	00	.....	.....	8,440,609	29
†Waterloo.....	1,500	00	111,882	37	.....	.....	.....	.....	.....	.....	.....	.....	119,669	35	.....	.....	27,835	.....	29,716,730	00
†Wellington.....	7,786	98	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34,121	90	42,450	00	.....	.....	5,904,603	00
†York.....	2,403	00	31,718	90	.....	.....	.....	.....	.....	.....	.....	.....	39,287	59	16,800	00	8,842	.....	10,514,082	69
†York,.....	6,900	24	*32,097	93	.....	.....	.....	.....	.....	.....	239	42	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	33,122	60	494,604	67	34,445	57	6,036	67	1,568	72	6,889	16	576,667	39	293,468	00	119,363	.....	126,021,623	42

Government deposits are, at date of publication, as follows: Economical, \$25,300; Fire Insurance Exchange, \$10,000; Gore District, \$20,000; Hand-in-Hand, \$10,000; Independent \$11,000; Metropolitan, \$15,000; Millers' and Manufacturers', \$10,000; Monarch, \$15,000; Perth Mutual, \$12,000; Standard, \$16,000; Waterloo, \$15,100; Wellington, \$14,000; York Mutual, \$20,000.

†These cash mutual companies have auxiliary joint stock capital.

**Hand-in-Hand Insurance Company also reported, 31st December, 1904, the following Plate Glass Insurance: Number of risks, 725; amount, \$237,612.84.

CASH MUTUAL FIRE INSURANCE COMPANIES.

RECEIPTS FOR THE YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Fixed payments of 1904.		Fixed payments or assessments of years prior to 1904.		Bills receivable.		Premiums on cash system.		Interest.		Fees, licenses and extra premiums, re-insurance, rebates.		Borrowed money.		For losses re-insured.		Rent.		Losses, investigation and adjustment expenses refunded.		Commission.		Calls and premiums on capital stock.		Agents' balances.		Other sources.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical	67,907	40					90,745	80	5,161	12	1,121	00			29,189	15													194,124	47
Fire Insurance																														
Exchange	9,297	38					24,776	24	1,243	59					12,042	99							82,700	00			231	12	132,591	32
Gore District	68,755	36	377	00			64,294	76	11,396	25	377	40			3,160	28	1,180	02											149,556	07
Hand-in-Hand	16,856	20					61,017	87	1,648	77	(a)4547	68			85,027	47							29,060	00			45	65	198,203	64
Independent	1,164	48					39,606	18	302	64					545	84							12,500	00					54,119	14
Metropolitan	12,364	54					98,259	01	812	72	97	07		3,567	70	11,726	06												127,650	90
Millers and																														
Manufacturers	39,234	32	942	66			22,827	32	2,900	07	1,170	95	12,400	00	34,127	82					3,505	17					174	53	117,422	65
Monarch	6,627	57					62,333	74	671	80	31	72			6,389	95							1,530	00			(b) 990	88	77,584	78
Perth	57,763	52					69,586	25	5,420	95	1,780	45			14,435	09	150	00											150,675	85
Standard	8,892	69					110,838	05	515	62			9,000	00															129,252	41
Waterloo	86,074	26					132,209	11	6,759	75	1,834	29			18,422	93	1,080	00											246,480	34
Wellington	9,818	59	59	40			59,272	14	960	00	689	00											29,687	50					101,073	42
York	17,890	80					76,021	30	1,184	46					4,575	62							2,100	00			4	00	103,367	47
Totals	402,647	21	2,202	76			911,787	77	38,977	74	11,749	56	24,967	70	219,643	20	2,410	00	703	52	3,505	17	157,577	50	495	74	1,452	23	1,782,102	36

(a) Plate Glass Premiums.

(b) Contra Accounts.

CASH MUTUAL FIRE INSURANCE COMPANIES

EXPENDITURE FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Expenses of management.						Dividends and refunds to members						Amount paid for losses.						Rebate and returned premiums.						Re-insurance.						Repayment of loans.						All other payments.						Total.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
	Commission and bonus to agents.		Interest.		Costs in law.		Statutory assessment, and license fee.		Salaries and general expenses account.		Total expenses of management.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				

(a) Organization expenses.

(b) Contra accounts.

Strictly Mutual Fire Insurance Companies.

YEAR ENDING 31st DECEMBER, 1904.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

Strictly Mutual Fire Insurance Companies.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Daniel McDougall.....	Mulock, Ont.
E. Fursman.....	Hanover, Ont.
Louis Schilling	Elmwood, Ont.
John McMillan	Swinton Park, Ont.
Henry Batterman	Williamsford, Ont.
F. H. O'Neill	Hanover, Ont.
John Standish	Walkerton, Ont.
Henry McNally	Tara, Ont.
Wm. Marshall	Hampden, Ont.
Adam Seegmiller	Walkerton, Ont.
Robert Richardson	Walkerton, Ont.
Wm. Irvine	Havermill, Ont.
John Picken	Durham, Ont.
Frederick Frook	Maple Hill, Ont.
Arch'd McQuaig	Priceville, Ont.

Officers:

Daniel McDougall, President	Mulock, Ont.
Robert Richardson, Vice-President	Walkerton, Ont.
Duncan Campbell, Secretary-Treasurer	Hanover, Ont.

Unassessed premium note capital, \$40,939.13.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash in Merchants' Bank, Hanover, Ont.	\$4,053 85
“ unpaid assessments of 1904	684 00
“ unpaid assessments of prior years	209 25
“ unpaid assessments of prior years (not extended)	\$234 35
“ premium notes in force after deducting all payments thereon and assessments levied	40,939 13
Total assets	<u>\$45,886 23</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,662 04	
“ received for assessments levied in 1904		\$4,083 40
“ received for assessments levied in years prior to 1904		238 65
“ interest		73 68
Total receipts		<u>\$4,395 73</u>

EXPENDITURE.

Expenses of Management:

Amount paid for investigation and adjustment of claims	\$33 50
“ commission	1,218 25
“ salaries, directors' and auditors' fees	354 70
“ statutory assessment, license fee	22 89
“ postage, telegrams, express and stationery	50 35
“ printing and advertising	72 00

Total expenses of management \$1,751 69

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$209 25
Cash paid for losses which occurred during 1904	2,011 63
	<u>2,220 88</u>

Rebate 31 35

Total expenditure \$4,003 92

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904:

	One year.	Two years.	Three years.	Total.
Mutual	\$11,486	\$73,476	\$2,038,677	\$2,123,639

MOVEMENT IN RISKS.

Mutual System:

	Number.	Amount.
Policies in force 31st December, 1903	1,844	\$1,882,493
Policies new and renewed during 1904	769	790,877
Gross number during 1904	2,613	\$2,673,370
Less expired and cancelled in 1904	519	549,731
Net risks in force at 31st December, 1904	<u>2,094</u>	<u>\$2,123,639</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$270 90	\$1,864 14	\$75,377 09	\$77,512 13
Amount of premium notes after deducting all payments thereon and assessments levied				40,939 13
Amount of premium notes received during the year 1904				<u>32,242 75</u>

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

N. Harrison	Castlemore, Ont.
R. J. Rutherford	Campbell's Cross.
James Jackson	Brampton, Ont.
Thos. Sparrow	Mono Road, Ont.
J. J. Stewart	Britannia, Ont.
T. S. Mason	Lisgar, Ont.
D. H. Marshall	Snelgrove, Ont.
S. D. Rutherford	Cedar Mills, Ont.
John Gardhouse	Weston, Ont.

Officers:

R. J. Rutherford, President	Campbell's Cross, Ont.
J. J. Stewart, Vice-President	Britannia, Ont.
Luther Cheyne, Secretary	Brampton, Ont.
David Kirkwood, Treasurer	Brampton, Ont.

Unassessed premium note capital, \$158,810.03.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash in Dominion Bank, Brampton	\$9,487 27	
Cash, stamps, postal notes and post office orders on hand.....	114 68	
		\$9,601 95
Amount unpaid of fixed payments of 1904		845 82
" prior years		321 31
" prior years (not extended)	\$549 99	
Cash in agents' hands		122 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied		158,810 03
Amount of office furniture (not extended)	\$250 00	
Total assets		\$169,701 51

LIABILITIES.

Amount of supposed loss	\$412 00
Amount of retained premiums	7 40
Total	\$419 40

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$10,000 17
Cash received as fixed payment of 1904	\$15,110 18
" fixed payment of prior years	833 71
Cash received for interest	318 80
" rebate of hall rent	3 00
Cash received from agents	97 49
Total receipts	\$16,363 18

EXPENDITURE.**Expenses of Management:**

Cash paid for law costs	\$8 21
“ rent and taxes	123 48
“ agents' commission	697 00
“ salaries, directors' and auditors' fees	1,719 85
“ fuel and light	28 75
“ statutory assessment and license fee	58 18
“ printing, stationery and advertising	224 25
“ investigation and adjustment of claims	172 25
“ for postage, etc	160 50
“ discount	25
“ for other expenses	51 55

Total expenses of management	\$3,244 27
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	13,194 69
“ rebate	200 04

Total expenditure	<u>\$16,639 00</u>
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CURRENCY IN RISKS.

Amount covered by Policies in force 31st December, 1904:

Four years.

Mutual	\$5,689,487
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MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1903	3,489	\$5,452,999
Policies taken during 1904 new or renewed	924	1,447,050
Gross number during 1904	4,413	\$6,900,049
Less expired and cancelled in 1904	851	1,210,562
Net risks in force 31st December, 1904	<u>3,562</u>	<u>\$5,689,487</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four
year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$195,435 60
Amount of all premium notes on policies in force 31st December, 1904, after deducting all payments thereon and assessments levied	158,810 03
Amount of premium notes received during the year 1904	50,070 86

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

Commenced business 10th July, 1873.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

J. R. Miller	Jamestown, Ont.
Wm. Scott	Fulton's Mills, Ont.
James Edgar	Gorrie, Ont.
Edward Bryans	Jamestown, Ont.
William McKercher	Wroxeter, Ont.
James Wylie	Glenfarrow, Ont.

Officers:

J. R. Miller, President	Jamestown, Ont.
Edward Bryans, Vice-President	Jamestown, Ont.
W. S. McKercher, Secretary-Treasurer	Wroxeter, Ont.

Unassessed premium note capital, \$275,812.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Debentures	\$6,000 00
Cash on hand at head office	\$33 69
Cash in Standard Bank, Harriston	1,080 02
“ Bank of Hamilton, Gorrie	615 53
“ Bank of Hamilton, Wroxeter	5,763 68
	7,492 92
Amount unpaid of fixed payments of 1904	542 46
“ “ prior years (not extended)	\$245 80
Amount of premium notes in force after deducting all payments thereon and assessments levied	275,812 62
Office furniture and safe (not extended)	\$200 00
Total assets	<u>\$239,848 00</u>

LIABILITIES.

Amount of adjusted losses	\$500 00
“ resisted losses	45 00
Total	<u>\$545 00</u>

RECEIPTS.

Balance at 31st December, 1903 (not extended)	\$12,712 48	
Cash received as fixed payments of 1904		\$11,983 97
“ fixed payments of prior years		252 42
“ refunded loss		6 50
“ premiums paid in advance		17 90
“ cancelled policies		50
“ interest		445 33
Total receipts		<u>\$12,706 62</u>

EXPENDITURE.

Expenses of Management:

Amount paid for law costs		\$29 90
“ to agents for commission		565 50
“ for investigation and adjustment of claims		157 70
“ for statutory assessment and license		60 41
“ printing, stationery and advertising		88 11
“ salaries, directors' and auditors' fees		1,046 20
“ postage, telegrams and express		85 65
“ rent		62 00
“ travelling expenses		42 00
“ other expenses		5 00
Expenses of management		<u>\$2,142 47</u>

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$4 00	
“ losses which occurred during 1904	9,418 80	
		<u>9,422 80</u>
“ returned premiums		360 91

Total expenditure	<u>\$11,926 18</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904:

	Three years.	Four years.	Total.
Mutual	\$71,400	\$6,008,821	\$6,080,221

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,672	\$5,681,393
Policies new and renewed during 1904	1,165	\$1,863,338
Gross number during 1904	4,837	\$7,544,731
Less expired and cancelled during 1904	1,009	1,464,510
Net risks in force on mutual system 31st December, 1904.....	3,828	<u>\$6,080,221</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904:

	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$3,570 00	\$300,441 05	\$304,011 05
Amount of all premium notes, after deducting all payments thereon and assessments levied			275,812 62
Amount of premium notes received during the year 1904	1,910 00	91,256 90	93,166 90
Payments on premium notes of 1904, including all sums credited on said premium notes:			
Cash paid up to 31st December, 1904.....	229 20	3,500 43	3,729 63
Notes for fixed payments unpaid		149 65	149 65

MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST M'GILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. L. Corbett	Brinsley, Ont.
Marshal Miller	Mooreville, Ont.
Ninian Grieve	Moray, Ont.
Thomas Pearson	Lieury, Ont.
John D. Drummond	Ailsa Craig, Ont.
George Saunders	West McGillivray.
Alexander W. Smith	Maple Lodge, Ont.
John Potter	Lieury, Ont.
William H. Taylor	McInnes, Ont.

Officers:

William L. Corbett, President	Brinsley, Ont.
John D. Drummond, Vice-President	Ailsa Craig, Ont.
William Fraser, Secretary-Treasurer	West McGillivray, Ont.

Unassessed premium note capital, \$10,285.26.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of cash at head office	\$ 1 41	
“ on deposit at bank, Parkhill	2,163 88	
		\$2,165 29
Amount unpaid of instalments of 1904		95 40
Amount of premium notes in force after deducting all payments thereon and assessments levied		10,285 26
Total assets		<u>\$12,545 95</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,309 48	
Cash received as fixed payments of 1904		\$990 76
“ fixed payments of prior years		73 13
“ interest		60 90
Total receipts		<u>\$1,124 79</u>

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license	\$9 13
“ salary, auditors' and directors' fees	86 00
“ commission	64 50
“ printing, stationery and advertising	12 75

Total expenses of management	<u>\$172 38</u>
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	71 30
“ rebate	19 30
“ note cancelled uncollectable	6 00

Total expenditure	<u>\$268 98</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904:

Three years.

Mutual	\$451,390
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	371	\$433,735
Policies new and renewed during 1904	131	144,815
Gross number during 1904	502	\$578,550
Less expired or cancelled in 1904	125	127,160
Net risks in force on mutual system 31st December, 1904	377	<u>\$451,390</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three
year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$13,831 95
Amount of all premium notes after deducting all payments thereon and assessments levied	10,285 26
Amount of premium notes received during the year 1904	4,344 45
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	990 76
Notes for fixed payments unpaid	95 40

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business, November, 1863.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

H. N. Kittson	Hamilton, Ont.
Wm. Lees, Jr.	Hamilton, Ont.
H. S. Brennen	Hamilton, Ont.
F. F. Dalley	Hamilton, Ont.
M. G. Wright	Hamilton, Ont.
C. W. Tinling	Hamilton, Ont.

Officers:

H. N. Kittson, President	Hamilton, Ont.
Wm. Lees, Jr., Vice-President	Hamilton, Ont.
R. T. Kelley, Secretary-Treasurer	Hamilton, Ont.

Unassessed premium note capital, \$1,930.69.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash in Bank of Hamilton	\$ 3,318 43
Cash in agents' hands	112 51
Amount unpaid of assessments of 1904	8,872 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied	1,930 69
Total assets	<u>\$ 14,233 86</u>

LIABILITIES.

Amount of borrowed money	\$ 9,860 00
Amount of assessments paid in advance	205 66
Total liabilities	<u>\$ 10,065 66</u>

RECEIPTS.

Cash Balance at 31st December, 1903, (not extended)	\$1,001 19
Cash received for fixed payments of 1904	1,261 52
“ “ “ “ prior years	280 08
“ for assessments levied in 1904	7,123 40
“ deposit for future assessments	59 85
Total receipts	<u>\$ 8,724 85</u>

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	\$ 450 91
“ interest	550 94
“ commission	55 40
“ investigation and adjustment of claims	10 10
“ printing, stationery and advertising	39 50
“ rent and taxes.....	647 48
“ salaries, directors' and auditors' fees	1,570 00
“ postage, telegrams and express	223 70
“ statutory assessment and license fee	15 86
“ other expenses	145 58

Total expenses of management\$ 3,709 47

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	598 27
“ re-insurance	99 87
“ in repayment of loans	2,000 00

Total expenditure\$ 6,407 61

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Three years.

Mutual \$ 246,975

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,217	\$1,095,307
Policies new and renewed during 1904	34	29,230
Gross number during 1904	1,251	\$1,124,537
Less expired and cancelled in 1904	949	877,562
Net risks in force on mutual system 31st December, 1904	302	\$ 246,975

CLASSIFICATION OF RISKS:

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company and legally liable to assessment	\$
Amount of all premium notes, after deducting all payments thereon and assessments levied	1,930 69

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

William Dynes	Granger, Ont.
John Johnston	Laurel, Ont.
Thomas Jennings	Mansfield, Ont.
Duncan McVanel	Shelburne, Ont.
Thomas Sime	Grand Valley, Ont.
James Semple	Grand Valley, Ont.
Vickers Bates	Horning's Mills, Ont.
John A. Best	Whitfield, Ont.
James McCue	Melancthon, Ont.
George Little	Elba, Ont.
Robert McDonald	Grand Valley, Ont.
George Lyon	Jessopville, Ont.

Officers:

William Dynes, President	Granger, Ont.
Vickers Bates, Vice-President	Horning's Mills, Ont.
James Brown, Secretary-Treasurer	Melancthon, Ont.

Unassessed premium note capital, \$83,322.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$ 373 38	
Cash in Union Bank, Shelburne	5,908 80	
Cash in Traders' Bank, Grand Valley	3,119 06	
		9,401 24
Cash in agents' hands		124 72
Amount of premium notes in force after deducting all payments thereon and assessments levied		83,322 15
Total assets	\$ 92,848 11	

LIABILITIES.

None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$9,260 34	
Cash received as fixed payments of 1904	\$ 5,464 42	
" " " " prior years	41 41	
" agents' balances	217 77	
" interest	244 18	
Total receipts	\$ 5,967 78	

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	\$	28 90
“ travelling expenses		29 50
“ commission to agents		275 62
“ rent		12 00
“ statutory assessment and license fee		26 74
“ printing, stationery and advertising		55 75
“ salaries, directors' and auditors' fees		501 50
“ postage, telegrams and express		60 00

Total expenses of management\$ 990 01

Miscellaneous Payments:

Amount paid for losses which occurred prior to 1904	\$	652 45
“ “ “ “ during 1904		4,117 67
		<u>4,770 12</u>
“ rebate		66 75

Total expenditure\$ 5,826 88

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	\$2,658,500

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,711	\$2,229,120
Policies new and renewed during 1904	735	1,067,965
		<u></u>
Gross number and amount during 1904	2,446	\$3,297,085
Less expired and cancelled in 1904	537	638,585
		<u></u>
Net risks in force on mutual system 31st December, 1904	1,909	\$2,658,500

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$	92,137 26
Amount of all premium notes, after deducting all payments thereon and assessments levied		83,322 15
Amount of premium notes received during the year 1904		37,202 51

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

Commenced business 22nd March, 1884.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

I. R. Hammond	Monkton, Ont.
Robert Cleland	Listowel, Ont.
J. K. Baker	Henfyrn, Ont.
Samuel McAllister	Atwood, Ont.
D. B. Grieve	Newton, Ont.
James Donaldson, Sr.	Atwood, Ont.
Wm. Hewitt	Listowel, Ont.
S. S. Rothwell	Button, Ont.
J. T. Langford	Milverton, Ont.

Officers:

I. R. Hammond	Monkton, Ont.
James Donaldson, Sr., Vice-President	Atwood, Ont.
Robert Cleland, Secretary-Treasurer	Listowel, Ont.

Unassessed premium note capital, \$125,691.75.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash in Bank of Hamilton, Listowel, Ont.	\$ 9,795 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied	125,691 75
“ unpaid of assessment levied during 1904	289 02
Total assets	<u>\$ 135,776 34</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903, (not extended)	\$11,039 46
Cash received for assessments levied during 1904	3,786 80
“ assessments levied before 1904	196 48
“ carpenters' risks	5 00
“ interest	301 20
Total receipts	<u>\$ 4 289 54</u>

EXPENDITURE.

Expenses of Management:

Amount paid for travelling expenses	\$ 4 40
“ investigation of claims	30 00
“ postage, etc.	23 90
“ statutory assessment and license.....	30 20
“ printing, stationery, and advertising	59 85
“ salaries, directors' and auditors' fees	271 60
“ rent and taxes	6 75

Total expenses of management\$ 426 70

Miscellaneous Payments:

Amount paid for losses which occurred during 1904 5,106 73

Total expenditure\$ 5,533 43

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Four years.

Mutual \$2,807,568

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,321	\$2,583,713
Policies new and renewed during 1904	425	910,170
Gross number during 1904	1,746	\$3,493,883
Less expired and cancelled in 1904	360	686,315
Net risks in force on mutual system, 31st December, 1904	1,386	\$2,807,568

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 140,378 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	125,691 75
Amount of premium notes received during the year 1904	45 503 50

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd, May, 1880.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

J. M. Fischer	Formosa, Ont.
Joseph Borho	Formosa, Ont.
Geo. Sirrs	Dunkeld, Ont.
Wm. Rankin	Paisley, Ont.
C. Johann	Belmore, Ont.
Alex. Robertson	Vesta, Ont.
And. Schnurr	Formosa, Ont.
Peter Hesch	Carlsruhe, Ont.
M. McNab	Chepstow, Ont.
Thomas Inglis, Jr.	Lakelet, Ont.
E. Siegner	Mildmay, Ont.
M. Fischer	Formosa, Ont.
H. Heinbuck	Dunkeld, Ont.
E. G. Kuntz	Formosa, Ont.
Jno. F. Waechter	Formosa, Ont.

Officers:

John M. Fischer, President	Formosa, Ont.
Andrew Schnurr, Vice-President	Formosa, Ont.
Julius Noll, Secretary-Treasurer	Formosa, Ont.

Unassessed premium note capital\$180,706 04

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Amount of cash on hand at head office, 31st December, 1904	\$63 85
Amount on deposit to Company's credit, 31st December, 1904,	
Merchants' Bank, Walkerton	5,800 00
	<u>\$5,863 85</u>
Amount of premium notes in force after deducting all payments thereon and	
assessments levied, 1904	180,706 04
Amount unpaid assessments of 1904	39 56
Amount of prior years	36 32
	<u>Total assets</u>
	<u>\$186,645 77</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$7,742 06
Cash received for fixed payments of 1904	\$3,262 08
" of prior years	25 95
" assessments levied in 1904	4,711 22
" assessments levied prior to 1904	221 52
" interest	236 35
	<u>Total receipts</u>
	<u>\$8,457 12</u>

EXPENDITURE.**Expenses of Management:**

Amount paid for law costs	\$ 6 27
“ commission to agents	543 19
“ statutory assessment and license	55 19
“ salaries, directors' and auditors' fees	658 78
“ postage, telegrams and express	138 78
“ printing and stationery	67 90
“ investigation of claims	130 73
“ rent and taxes	8 00

Total expenses of management	\$1,608 84
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Miscellaneous Payments:

Amount paid for losses which occurred in 1904	8,642 65
Amount paid for rebate	83 84

Total expenditure	<u>\$10,335 33</u>
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CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1904.

Mutual	\$5,728,376
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MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1903	3,636	\$5,146,201
Policies new and renewed during 1904	1,523	2,304,805
Gross number during 1904	5,159	7,451,006
Less expired and cancelled in 1904	1,304	1,722 630
Net risks in force on mutual system 31st December, 1904	3,855	<u>\$5,728,376</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$198,201 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	180,706 04
Amount of premium notes received during the year 1904	79,586 00
Payments on premium notes of 1904, including all sums credited on said premium notes, viz:	
Cash paid up to 31st December, 1904	<u>3,262 08</u>

ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced business 23rd June, 1899.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

W. J. Bryan	Rydal Bank, Ont.
Wm. Vincer	Mindemoya, Ont.
Robert Tilson	Tehkummah, Ont.
Alex. Findley	Echo River, Ont.
E. Belanger	Chelmsford, Ont.
Jno. Tait	Iron Bridge, Ont.
Wm. A. Beattie	Manitowaning, Ont.
W. H. Whalen	Walford, Ont.
Chas. Young	Richard's Landing, Ont.
Geo. Farmer	Sault Ste. Marie, Ont.
Geo. Demers	Verner, Ont.
Edward Beck	Gore Bay, Ont.
Henry Feltham	Thessalon, Ont.

Officers:

Alex. Findlay, President	Echo River, Ont.
Chas. Young, Vice-President	Richard's Landing, Ont.
H. N. Young, Secretary-Treasurer	Sault Ste. Marie, Ont.

Unassessed premium note capital\$17,012 93

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash on hand, head office	\$52 30
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.....	3,254 87
	<u>\$3,307 17</u>
Amount of cash in agents' hands	2 50
Amount of fixed payments due in 1904	350 17
Amount unpaid of fixed payments due in prior years (not extended)	\$292 45
Amount of premium notes in force after deducting all payments thereon and assessments levied	17,012 93
Amount of office furniture and safe, (not extended)	\$117 00
	<u>Total assets</u>
	<u>\$20,672 77</u>

LIABILITIES.

Amount of supposed loss	\$604 00
	<u>Total</u>
	<u>604 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$2,859 08
Cash received by Company as membership fees	\$270 00
“ fixed payments due in 1904	2,519 39
“ “ “ prior years	201 00
“ interest	80 52
“ all other sources	6 00
Total receipts	<u>\$3,076 91</u>

EXPENDITURE.

Expenses of Management:

Cash paid for interest	\$1 55
“ agents' commission	502 00
“ salaries, directors' and auditors' fees	235 00
“ statutory assessment and license fee	12 33
“ travelling expenses	277 40
“ printing, stationery and advertising.....	54 05
“ postage	29 20
“ other expenses	25 00

Total expenses of management \$1,136 53

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$300 00
“ “ “ in 1904	1,153 60
	<u>1,453 60</u>
“ re-insurance	12 50
“ rebate	23 69

Total expenditure \$2,626 32

CURRENCY OF RISKS.

	One year.	Two years.	Three years.	Total.
Amount covered by policies in force 31st				
Dec., 1904	\$700	\$400	\$849,516	\$850,616
Re-insurance:				
Mutual			1,800	1,800
Net risks in force December, 1904	\$700	\$400	\$847,716	\$848,816

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1903	1,101	\$752,031
Policies taken during 1904	417	292,550
Number and amount in force at any time during 1904	1,518	\$1,044,581
Deduct expired and cancelled in 1904	315	193,965
Net risks in force 31st December, 1904	<u>1,203</u>	<u>\$850,616</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$7 17	\$8 00	\$24,400 48	\$24,415 65
Amount of all premium notes after deducting all payments thereon and assessments levied	4 78	5 33	17,002 82	17,012 93
Amount of premium notes received during the year 1904	7 17	8 00	8,743 50	8,758 67
Payments on premium notes of 1904 including all sums credited on said premium notes:				
Cash paid up to 31st December, 1904 ...	2 39	.....	2,517 00	2,519 39
Notes for fixed payments unpaid 31st Dec., 1904 .....	.....	2 67	347 50	350 17

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

Commenced business 20th September, 1878.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Snider	Waterloo, Ont.
Arch'd Campbell, M.P.	Toronto Junction.
James Goldie	Guelph, Ont.
J. D. Saunby	London, Ont.
Robert Noble	Norval, Ont.
G. E. Goldie	Galt, Ont.

Officers:

Wm. Snider, President	Waterloo, Ont.
James Goldie, Vice-President	Guelph, Ont.
Seneca Jones, Secretary-Treasurer	Hamilton, Ont.

Unassessed premium note capital	\$79,414 45
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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash value of mortgages	\$49,950 00
Cash value of debentures	43,382 96
Actual cash on hand at head office	\$ 60 34
Cash on deposit to the Company's credit, not drawn against, in	
Bank of Hamilton, at Hamilton	1,588 34
Cash in Traders' Bank, Hamilton	8,571 96
	<u>\$10,220 64</u>
Amount of premium notes in force, after deducting all payments	
thereon and assessments levied	\$79,414 45
Less residue of premium notes given by Company for re-insurance	263 25
	<u>\$79,151 20</u>
Amount unpaid of fixed payments of 1904	108 00
" accrued interest	1,017 69
	<u>\$183,830 49</u>
Total assets	<u>\$183,830 49</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903, (not extended)	\$18,714 54	
Cash received as fixed payments of 1904		\$26,674 28
“ “ “ due in prior years		338 82
“ interest		4,655 39
“ fees, etc.		45 90
“ from sale of investments (not extended)	\$7,950 00	
Total receipts		<u>\$31,714 39</u>

EXPENDITURE.

Expenses of Management:

Amount paid for investigation and adjustment of claims		\$54 97
“ statutory assessment and license fee (Ontario and N. W. T.)		18 92
“ printing, stationery and advertising		111 30
“ salaries, directors' and auditors' fees		4,731 09
“ postage, telegrams and express		111 41
“ travelling expenses		204 33
“ rent and taxes		224 00
“ other expenses		110 00
Total expenses of management		<u>\$5,566 02</u>

Miscellaneous Payments:

Cash paid for losses which occurred during 1904		23,678 33
“ rebate		565 90
“ re-insurance		132 41
“ dividends to policy holders		3,015 63
“ for investments (not extended)	\$15,200	

Total expenditure		<u>\$32,958 29</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year or less	Three years.	Total.
Mutual	\$135,000	\$946,150	\$1,081,150 00
Re-insurance:			
Mutual			7,666 65
Net risks in force 31st December, 1904...	\$135,000	\$946,150	<u>\$1,073,483 35</u>

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	317	\$915,100
Policies new and renewed during 1904	153	553,900
Gross number during 1904	470	\$1,469,000
Less expired and cancelled in 1904	143	387,850
Net risks in force on mutual system 31st December, 1904	327	<u>\$1,081,150</u>

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$1,547	\$125,255 00	\$126,802 03
Amount of all premium notes after deducting all payments thereon and assessments levied	1,478	77,936 45	79,414 45
Amount of premium notes received during the year 1904 .....	.....	.....	58,845 00
Payments on premium notes of 1904 including all sums credited on said premium notes:			
Cash paid to 31st December, 1904			11,891 60
Amount of premium notes given by Company for re-insurance			\$438 75
Less payments made thereon			175 00
Residue of premium notes given for re-insurance			<u>\$263 75</u>

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

James Tolton	Walkerton, Ont.
Abm. Zettel	Formosa, Ont.
James Craig	Burgoyne, Ont.
A. Cormack	Paisley, Ont.
T. E. Morgan	Ripley, Ont.
J. Bilger	Walkerton, Ont.
W. H. Brockelbank	Walkerton, Ont.
Wm. Rowand	Walkerton, Ont.
H. Lemon	Owen Sound, Ont.
Saml. Garland	Pickerton, Ont.
John Lambertus	Walkerton, Ont.
David Noble	Walkerton, Ont.
Wm. Hopf	Moltke, Ont.
W. H. Arkell	Teeswater, Ont.
M. McKinnon	Chesley, Ont.

Officers:

James Tolton, President	Walkerton, Ont.
Wm. Rowand, Vice-President	Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer	Walkerton, Ont.

Unassessed premium note capital\$195,247 47

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	\$640 51
Cash in Bank of Commerce, Walkerton	3,008 27
Cash in Merchants' Bank, Walkerton	2,991 73
Cash in agents' hands	\$6,640 51
Amount unpaid of fixed payments of 1904	239 82
“ “ “ of prior year (not extended)	403 27
“ assessments of 1904	\$239 82
“ of assessments of prior years	411 35
“ of assessments of years prior to 1904 (not extended)	331 07
Amount of premium notes in force after deducting all payments thereon and assessments levied	\$164 35
	\$195,247 47
Total assets	\$203,273 49

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903, (not extended)	\$9,201 60	
Cash received for fixed payments of 1904		\$4,561 67
“ “ of prior years		76 18
“ for assessments of 1904		7,083 53
“ prior years		150 40
“ interest		200 86
“ permits		10 79
“ agents balances written off		24 49
Total receipts		<u>\$12,107 92</u>

EXPENDITURE.

Expenses of Management:

Amount paid for commission	\$1,020 00
“ law costs	3 00
“ rent and taxes	25 00
“ fuel and light	25 00
“ statutory assessment and license fee	55 56
“ salaries, directors' and auditors' fees	1,208 85
“ printing, stationery and advertising	237 44
“ postage, etc.	130 00
“ investigation of claims	180 80
“ travelling expenses	14 70
Total expenses of management	<u>\$2,900 35</u>

Miscellaneous Payments:

Amount paid for losses which occurred prior to 1904	\$ 87 00
“ losses which occurred during 1904	11,462 45
	<u>11,549 45</u>
“ rebate	97 21
“ typewriter and furniture	122 00
Total expenditure	<u>\$14,669 01</u>

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual	\$41,460	\$60,500	\$4,441,781	\$1,739,790	\$6,283,531

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	4,330	\$5,184,147
Policies taken during 1904 new and renewed	2,040	2,661,822
Gross number during 1904	6,370	7,845,969
Less expired and cancelled in 1904	1,439	1,562,438
Net risks in force on mutual system, 31st December, 1904	<u>4,931</u>	<u>\$6,283,531</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Four years.	Totals.
Amount of face of all premium notes held by Company and legally liable to assessment	\$1,465 00	\$1,960 00	\$155,231 60	\$60,117 00	\$218,773 00
Amount of all premium notes after deducting all payments thereon and assessments levied	1,330 63	1,740 50	140,569 28	51,607 06	195,247 47
Amount of premium notes received during 1904	1,472 00	972 00	78,847 00	11,251 00	92,542 00
Payments on premium notes of 1904, including all sums credited on said premium notes:					
Cash paid up to 31st Dec., 1904					\$4,561 67
Agents' balances					403 27

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Adelbert Jamieson	Boyle, Ont.
Charles Hack	St. Catharines, Ont.
A. G. Petett	Grimsby, Ont.
Isaac Jarvis	Beamsville, Ont.
Isaac Tufford	Beamsville, Ont.
C. M. Honsburger	Jordan Station, Ont.

Officers:

Adelbert Jamieson, President	Boyle, Ont.
C. M. Honsburger, Vice-President	Jordan Station, Ont.
G. W. Tinlin, Secretary-Treasurer	Beamsville, Ont.

Unassessed premium note capital, \$34,282.94.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash in Bank of Hamilton, Beamsville	\$397 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied	34,282 94
Amount unpaid of fixed payments of 1904	70 08
“ assessments of 1904	53 50
Total assets	<u>\$34,804 15</u>

LIABILITIES.

Amount of resisted loss	\$1,231 15
Amount of borrowed money	1,100 00
Total liabilities	<u>\$2,331 15</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$312 15
Cash received as fixed payments due in 1904	\$1,905 50
“ due in prior years	32 27
“ assessments of 1904	1,822 64
“ interest	1 26
“ borrowed money	2,849 35
Total receipts	<u>\$6,611 02</u>

EXPENDITURE.

Expenses of Management:

Cash paid for agents' fees	\$10 25
“ investigation of claims	9 50
“ statutory assessment and license fee	14 85
“ salaries, directors' and auditors' fees	252 10
“ rent	12 00
“ printing, stationery and advertising	47 00
“ postage, telegrams and express	40 22
“ interest	29 03
Total expenses of management	<u>\$414 95</u>

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$625 00
“ “ “ in 1904	3,163 00
	<u>3,788 00</u>
“ rebate	7 59
“ in repayment of loans	2,315 00
Total expenditure	<u>\$6,525 54</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual\$1,098,720

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	725	\$1,009,957
Policies taken during 1904	309	444,505
		<u>1,454,462</u>
Policies in force at any time during 1904	1,034	1,454,462
Policies expired and cancelled during 1904	272	355,742
		<u>1,098,720</u>
Net risks in force 31st December, 1904	762	\$1,098,720

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three years.

Amount of face of all premium notes held by Company. and legally liable to assessment	\$39,190 01
Amount of all premium notes, after deducting all payments thereon and assessments levied	34,282 94
Amount of premium notes received during the year 1904	15,831 50
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	3,760 41
Notes for fixed payments unpaid at 31st December, 1904	123 58

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Lownsbrough	Lindsay, Ont.
John Jackson	Lindsay, Ont.
A. F. Cragg	Cambray, Ont.
D. H. Corneil	Omeme, Ont.
Wm. Fell	Bury's Green, Ont.
Edwin Mark	Little Britain, Ont.
John Campbell	Woodville, Ont.
W. J. Beecroft	Woodville, Ont.
Alex. Jamison	Glenarm, Ont.
Thos. Robertson	Dunsford, Ont.
Wm. McGee	Janetville, Ont.
W. S. Graham	Mount Pleasant, Ont.

Officers:

Wm. Lownsbrough, President	Lindsay, Ont.
John Campbell, Vice-President	Woodville, Ont.
R. J. Corneil, Secretary-Treasurer	Lindsay, Ont.

Unassessed premium note capital, \$94,743.79.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash in Bank of Montreal, Lindsay	\$10,372 00
Amount of short date notes less than one year overdue	1,162 64
Amount of premium notes in force after deducting all payments thereon and assessments levied	\$94,743 79
Less residue of premium notes given for re-insurance	401 22
	94,342 57
Office furniture and safe (not extended)	\$300 00
Total assets	\$105,877 21

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$8,615 48
Cash received for membership fees	\$763 60
" for fixed payments of 1904	7,331 75
" from due bills	867 86
" for extra premiums	18 66
" for interest	259 94
" for safe sold	50 00
Total receipts	<u>\$9,291 81</u>

EXPENDITURE.

Expenses of Management:

Cash paid for travelling expenses	\$12 00
" investigation of claims	33 75
" commission to agents	1,518 55
" statutory assessment and license fee	33 63
" salaries, directors' and auditors' fees	669 43
" printing, stationery and advertising	81 06
" postage, telegrams and express	49 60
" collection of notes	28 75
" freight on safe	12 48
" cartage, etc.	10 00
Total expenses of management	<u>\$2,449 25</u>

Miscellaneous Payments:

Amount paid for losses which occurred during 1904	4,410 39
" rebates	292 22
" re-insurance	83 43
" safe	300 00

Total expenditure	<u>\$7,535 29</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Totals.
Mutual	\$47,940	\$60,800	\$3,399,766	\$3,408,506
Less re-insured				14,575
Net risks carried at 31st December, 1904				<u>\$3,393,931</u>

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,565	\$2,936,157
Policies new and renewed during 1904	1,012	1,239,050
Gross number during 1904	3,577	\$4,175,207
Less expired or cancelled in 1904	712	766,701
Net risks in force on mutual system 31st December, 1904	<u>2,865</u>	<u>\$3,408,506</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assess- ment	\$1,896.55	\$2,342.75	\$114,078.74	\$118,318.04
Amount of all premium notes after deduct- ing all payments thereon and assess- ments levied .....	.....	.....	.....	94,743.79
Amount of premium notes received during the year 1904 .....	.....	.....	.....	42,819.22
Payments on the premium notes of 1904, including all sums credited on the said premium notes:				
Cash paid up to 31st December, 1904 .....	.....	.....	.....	7,331.75
Notes for fixed payments or assess- ments unpaid 31st December, 1904.. .....	.....	.....	.....	1,045.64
Amount of premium notes given for re-insurance .....	.....	.....	.....	496.00
Less payments made thereon .....	.....	.....	.....	94.78
Residue of said premium notes for which the Company is still liable .....	.....	.....	.....	401.22

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

A. W. Hitchins	Emerald, Ont.
Wm. H. Preston	Stella, Ont.
D. T. Finley	Stella, Ont.
F. P. Instant	Stella, Ont.
Wm. Allen	Stella, Ont.
John Richards	Stella, Ont.
Henry Filson	Stella, Ont.
R. A. Fowler	Emerald, Ont.
W. A. Hitchins	Emerald, Ont.

Officers:

A. W. Hitchins, President	Emerald, Ont.
Wm. Allen, Vice-President	Stella, Ont.
F. P. Instant, Secretary-Treasurer	Stella, Ont.

Unassessed premium note capital, \$4,480.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand at head office	\$ 29 17
Cash in Bank of Montreal, Kingston	2,580 39
Cash in agents' hands	\$2,609 56
	37 21
Amount of premium notes in force after deducting all payments thereon and assessments levied	4,480 06
Notes or due bills less than one year overdue	7 50
Notes or due bills one year or more overdue (not extended)	\$11 25
Office furniture (not extended)	40 00
Total assets	<u>\$7,134 33</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1903 (not extended)	\$2,296 50
Cash received as fixed payments of 1904	\$366 34
Cash received for interest	99 97
Total receipts	<u>\$466 31</u>

EXPENDITURE.

Expenses of Management:

Cash paid for commission to agents	\$70 13
“ law costs	25
“ rent and taxes	9 00
“ statutory assessment and license fee	6 79
“ travelling expenses	1 00
“ salaries, directors' fees, etc.	54 00
“ printing, stationery, etc.	12 00
“ postage, telegrams and express	08
Total expenses of management	<u>\$153 25</u>

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	None
Total expenditure	<u>\$153 25</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual	\$199,600
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	149	\$184,245
Policies new and renewed during 1904	47	47,885
Gross number during 1904	196	\$232,130
Less expired or cancelled in 1904	32	32,530
Net risks in force on mutual system 31st December, 1904	164	<u>\$199,600</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$5,982 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	4,480 06
Amount of premium notes received during the year 1904	1,436 55
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1904	361 37
(b) Notes for fixed payments or assessments unpaid 31st December, 1904.	7 50

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

Commenced business 31st October, 1874.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

G. Nelson Rose	Waupoos East, Ont.
Cyrus Giles	Ameliasburg, Ont.
W. R. Rankin	Demorestville, Ont.
John Laird	Picton, Ont.
Sidney Stanton	Picton, Ont.
Geo. M. McCartney	Rose Hall, Ont.
Thos. Wellbanks	Picton, Ont.
Abram Arkett	Picton, Ont.
Robert Cunningham	Picton, Ont.

Officers:

G. Nelson Rose, President	Waupoos East, Ont.
Sidney Stanton, Vice-President	Picton, Ont.
P. C. Macnee, Secretary-Treasurer	Picton, Ont.

Unassessed premium note capital, \$29,178.14.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Cash on hand, head office	\$113 39
Cash in Bank of Montreal, Picton	102 58
Cash in Metropolitan Bank, Picton	2,245 33
	\$2,461 30
Amount unpaid of fixed payments of 1904	59 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied	29,178 14
Amount of office furniture and safe (not extended)	\$25 00
Total assets	<u>\$31,699 27</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,446 34
Cash received for fixed payments of 1904	\$2,864 52
“ fixed payments due in prior years	25 55
“ interest	109 29
Total receipts	<u>\$2,999 36</u>

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	\$147 50
“ investigation of claims	10 00
“ salaries, directors' and auditors' fees	403 15
“ statutory assessment and license	15 93
“ printing, stationery and advertising	82 83
“ postage, telegrams, etc.	9 00
“ other expenses	2 50

Total expenses of management \$670 91

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	3,291 10
“ rebate	22 39

Total expenditure \$3,984 40

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual \$1,167,060

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	876	\$1,121,055
Policies new and renewed during 1904	295	389,425
Gross number during 1904	1,171	\$1,510,480
Less expired and cancelled in 1904	279	343,420
Net risks in force on mutual system 31st December, 1904 ...	892	<u>\$1,167,060</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$35,143 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	29,178 14
Amount of premium notes received during the year 1904	11,699 00
Payment on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1904	981 34

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Joseph Scott	Prescott, Ont.
James Bennett	Spencerville, Ont.
Robert Montgomery	Pittston, Ont.
Thomas McIvor	Ventnor, Ont.
L. W. Faulkner	North Augusta, Ont.
Alexander Adams	Ventnor, Ont.
W. S. Render	Oxford Mills, Ont.
Henry Morgatroyd	Brouseville, Ont.
Alex. Morrison	Rockspring, Ont.
Alexander Robinson	Prescott, Ont.
John Gordon	Spencerville, Ont.
G. J. Carson	Charleville, Ont.
Joseph Wright	Algonquin, Ont.
Richard Connell	Roebuck, Ont.
Richard McCaslin	Irena, Ont.

Officers:

Joseph Scott, President	Prescott, Ont.
Henry Morgatroyd, Vice-President	Brouseville, Ont.
F. M. Scott, Secretary-Treasurer	Prescott, Ont.

Unassessed premium note capital, \$110,881.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$ 383 83	
Cash in Traders' Bank, Prescott	10,701 02	
		\$ 11,084 85
Unpaid fixed payments of 1904		214 54
Unpaid fixed payments of prior years' (not extended)	\$ 46 98	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		110,881 24
Total assets	\$ 122,180 63	

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$9,624 14	
Cash received for fixed payments of 1904	\$ 8,317 12	
“ prior years	62 95	
“ interest	253 07	
“ transfer fees	2 50	
Total receipts	\$8,635 64	

EXPENDITURE.

Expenses of Management :

Cash paid for postage, telegrams and express	\$ 118 78
“ statutory assessment and license fee	42 77
“ printing, stationery, advertising	107 93
“ salaries, directors', and auditors' fees	560 75
“ rent and taxes	5 50
“ investigation and adjustment of claims	76 50
“ traveling expenses	38 84
“ other expenses	18 50

Total expenses of management\$ 969 57

Miscellaneous Payments :

Cash paid for losses of 1904	5,991 63
“ rebate	88 73
“ safe	125 00

Total expenditure\$ 7,174 93

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$4,233,855

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,086	\$3,872,985
Policies taken during 1904, new or renewed	1,302	1,642,005
Total number and amount in force at any time during 1904	4,388	\$5,514,990
Deduct expired and cancelled in 1904	1,057	1,281,135
Net risks in force 31st December, 1904	3,331	<u>\$4,233,855</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 150,471 24
Amount of all premium notes, after deducting all payments thereon and assessments levied	110,881 24
Amount of premium notes received during the year 1904	49,260 15
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.	8,531 66

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Albert E. Hoskin	Cobourg, Ont.
Geo. H. Martyn	Welcome, Ont.
John C. Rosevear	Cold Springs, Ont.
J. L. Grosjean	Brookside, Ont.
John Bowman	Cold Springs, Ont.
J. T. Mulholland	Baltimore, P. O.

Officers:

Albert E. Hoskin, President	Cobourg, Ont.
John L. Grosjean, Vice-President	Brookside, Ont.
John C. Rosevear, Manager-Treasurer	Cold Springs, Ont.
David Eagleson, Secretary	Cold Springs, Ont.

Unassessed premium note capital, \$70,115.22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	\$ 41 11	
Cash in Dominion Bank, Cobourg	2,992 14	
		\$ 3,033 25
Amount of fixed payments of 1904 unpaid		78 72
Amount of premium notes after deducting all payments made and assessments levied		70,115 22
Office furniture (not extended).....	\$2 00	
Total assets	\$ 73,227 19	

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,449 27	
Cash received as fixed payments of 1904	\$ 2,995 68	
“ fixed payments of prior years	25 39	
“ interest	60 25	
Total receipts	\$ 3,081 32	

EXPENDITURE.

Expenses of Management:

Cash paid for fuel and light	\$	2 00
“ statutory assessment and license fee		19 82
“ investigation of claims		15 00
“ salaries, directors' and auditors' fees		270 25
“ printing, stationery and advertising		44 45
“ postage, telegrams and express		23 93
“ travelling expenses		6 50
“ rent and taxes		1 50
“ other expenses		2 50

Total expenses of management\$ 385 95

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$	35 25
“ losses which occurred during 1904		972 15
		1,007 40
“ rebate		103 99

Total expenditure\$ 1,497 34

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,741,333

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,180	\$1,519,608
Policies new and renewed during 1904	546	686,070
Gross number and amount during 1904	1,726	\$2,205,678
Less cancelled and expired in 1904	373	464,345
Net risks in force 31st December, 1904	1,353	\$1,741,333

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$ 77,909 69
Amount of all premium notes after deducting all payments thereon and assessments levied	70,115 22
Amount of premium notes received during the year 1904	30,744 25
Payments on premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid to 31st December, 1904	2,995 68
(b) Unpaid	78 72

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

Commenced business 17th August, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

A. C. Parks	Hay Bay, Ont.
T. A. Amay	Odessa, Ont.
W. R. Longmore	Camden East, Ont.
U. C. Sills	Napanee, Ont.
H. A. Baker	Moscow, Ont.
J. B. Aylesworth	Newburgh, Ont.

Officers:

A. C. Parks, President	Hay Bay, Ont.
U. C. Sills, Vice-President	Napanee, Ont.
M. C. Bogart, Secretary	Napanee, Ont.
Frank C. Bogart, Treasurer	Napanee, Ont.

Unassessed premium note capital, \$44,502.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Merchants' Bank at Napanee	\$	778	03
Amount unpaid of fixed payments of 1904		243	49
" fixed payments of prior years (not extended)	\$41	05	
" agents' balances		209	59
Amount of premium notes in force, after deducting all payments thereon and assessments levied		44,502	15
Total assets	\$	45,733	26

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$278	64	
Cash received as fixed payments of 1904	\$	4,652	46
" " prior years		141	52
" from agents		238	75
" interest			80
Total receipts	\$	5,033	53

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	\$	802 67
“ statutory assessment and license fee		18 34
“ printing, and advertising		63 56
“ salaries, directors' and auditors' fees		553 50
“ postage, telegrams, express and stationery		63 50
“ investigation and adjustment of claims		24 60
“ interest		34 68
“ fuel, light, and office rent		41 00

Total expenses of management\$ 1,601 85

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	2,267 37
“ rebate	64 92
“ repayment of loans	600 00

Total expenditure\$ 4,534 14

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,553,578 00
Less re-insured	6,212 50
Net amount of risk at 31st December, 1904.....	<u>\$1,547,365 50</u>

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,083	\$1,368,688
Policies new and renewed during 1904	413	554,185
Gross number during 1904	1,496	\$1,922,873
Less expired or cancelled in 1904	305	369,295
Net risks in force on mutual system 31st December, 1904	1,191	<u>\$1,553,578</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$ 54,788 75
Amount of all premium notes, after deducting all payments thereon and assessments levied	44,502 15
Amount of premium notes received during the year 1904	19,614 61
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1904	1,606 15
Charged to agents	209 59

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.*

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Smith	Columbus, Ont.
Peter Christie, M.P.	Manchester, Ont.
John Lander	Oshawa, Ont.
C. C. McAvoy	Atha, Ont.
D. E. Pugh	Pickering, Ont.
John Davy	Leskard, Ont.
Hon. John Dryden	Pickering, Ont.
Alex. Mackenzie	Columbus, Ont.
Noah Burkholder	Whitevale, Ont.
R. J. Mackie	Oshawa, Ont.
James Parr	Blackstock, Ont.
Royal Rogers	Kinsale, Ont.

Officers:

Wm. Smith, President	Columbus, Ont.
Hon. John Dryden, Vice-President	Toronto, Ont.
Wm. Purves, Secretary	Columbus, Ont.
Samson Roberts, Treasurer	Columbus, Ont.

Unassessed premium note capital, \$94,479.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	\$ 390 62	
Cash in Western Bank, Oshawa	1,748 75	
		\$ 2,139 37
Amount unpaid of fixed payments, 1904		247 70
“ of prior years (not extended)	\$ 6 35	
“ unpaid of assessments of 1904		95 28
“ of prior years (not extended)	18 61	
“ of premium notes in force after deducting all pay- ments thereon and assessments levied	94,479 00	
Less residue of premium notes given for re-insurance	1,509 57	
		92,969 43
Total assets	\$ 95,451 78	

LIABILITIES.

Amount of supposed or reported loss	\$ 600 00	
Total liabilities	\$ 600 00	

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$5,590 32	
Cash received fixed payments of 1904	\$	6,206 31
“ “ “ prior years		328 50
“ assessments of 1904		2,532 17
“ “ “ prior years		91 49
“ for interest during 1904		127 12
“ carpenters' risks, transfer fees and re-insurance		23 11
Total receipts	\$	9,308 70

EXPENDITURE.

Expenses of Management:

Cash paid for agents' commission	\$	1,480 50
“ salaries, directors' and auditors' fees		716 95
“ statutory assessment and license fee		36 02
“ printing, stationery and advertising		165 25
“ postage, telegrams and express		104 95
“ investigation of claims		31 50
“ rent, taxes		12 00
“ other expenses		19 00
Total expenses of management	\$	2,566 17

Miscellaneous Payments:

Cash paid for losses which occurred during 1904		9,956 58
“ rebate		122 90
“ re-insurance		114 00
Total expenditure	\$	12,759 65

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$12,765	\$3,150	\$3,551,902	\$3,567,817 00
Less amount re-insured			50,800	50,800 00
Net risks carried at 31st December, 1904	\$12,765	\$3,150	\$3,501,102	\$3,517,017 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,505	\$3,181,320
Policies new and renewed during 1904	1,014	1,295,052
Gross number during 1904	3,519	\$4,476,372
Less expired and cancelled in 1904	785	908,555
Net risks in force on mutual system 31st December, 1904	2,734	\$3,567,817

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks. Two years. Three years.			Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$416 50	\$99 90	\$115,655 99	\$116,172 39
Amount of premium notes after deducting all payments thereon and assessments levied	369 75	86 10	94,023 15	94,479 00
Amount of premium notes received during the year 1904	429 50	52 00	41,802 08	42,283 58
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st Dec., 1904 ...	49 35	6 60	6,150 36	6,206 31
(b) Notes for fixed payments or assessments unpaid at 31st Dec., 1904 .....	.....	.....	247 70	247 70
Amount of premium notes given for re-insurance .....	.....	.....	1,885 40	1,885 40
Less payments made thereon .....	.....	.....	375 83	375 83
Residue of said premium notes for which the Company is still liable .....	.....	.....	1,509 57	1,509 57

MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

Commenced business 25th March, 1895.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Hamilton	Uxbridge, Ont.
Wm. Shier	Sunderland, Ont.
R. S. Webster	Udora, Ont.
P. Thompson	Uptergrove, Ont.
G. McTaggart	Myrtle, Ont.
Thos. Feasby	Uxbridge, Ont.
Geo. F. Bruce	Beaverton, Ont.
J. Holborn	Queensmills, Ont.
A. Graham	Uxbridge, Ont.
F. Dobson	Uxbridge, Ont.
Wm. Wallace	Saintfield, Ont.
Geo. E. Lawrence	Audley, Ont.

Officers:

W. Hamilton, President	Uxbridge, Ont.
Geo. F. Bruce, VicePresident	Beaverton, Ont.
Chas. Gould, Treasurer	Uxbridge, Ont.
Jos. E. Gould, Secretary	Uxbridge, Ont.

Unassessed premium note capital	\$46,620 28
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STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Dominion Bank, Uxbridge	\$3,033 00	
Cash in I. J. Gould and Bros.' Bank, Uxbridge	302 47	
		\$3,335 47
Amount of premium notes in force after deducting all payments thereon and assessments levied	\$46,620 28	
“ less residue of premium notes given for re-insurance.....	540 20	
		46,080 08
Amount unpaid of instalments or fixed payments of 1904		43 35
Total assets		<u>\$49,458 90</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903, (not extended)	\$1,676 85
Cash received for fees or surveys	\$153 10
" fixed payments due in 1904	4,129 61
" " " prior years.....	102 22
" interest, during 1904	56 90
" fees, carpenters' risks, etc.	19 66
Total receipts	<u>\$4,461 49</u>

EXPENDITURE.

Expenses of Management:

Cash paid for investigation of claims	\$12 00
" agents' commission	565 53
" rent and taxes	40 00
" interest	1 10
" statutory assessment and license fee	20 16
" salaries, directors' and auditors' fees	685 64
" printing, advertising and stationery	118 35
" postage and telegrams	33 27
Total expenses of management	<u>\$1,476 05</u>

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	1,067 33
" rebate	124 44
" re-insurance	135 05
Total expenditure	<u>\$2,802 87</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,623,033
Less re-insured	38,600
Net amount in force 31st December, 1904	<u>\$1,584,433</u>

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,324	\$1,554,578
Policies new and renewed during 1904	475	585,440
Gross number during 1904	1,799	2,140,018
Less expired or cancelled in 1904	438	516,985
Net risks in force on mutual system 31st December, 1904	<u>1,361</u>	<u>\$1,623,033</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$58,275 35
Amount of all premium notes, after deducting all payments thereon and assessments levied	46,620 28
Amount of premium notes received during the year 1904	17,126 55
Amount of payments on premium notes of 1904, including all sums credited on said premium notes	4,171 29
Amount of premium notes given by company for re-insurance	675 25
Amount of payments made thereon	135 05
Amount of residue of said premium notes for which the Company is still liable	540 20

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. McGarry	Perth, Ont.
James Shaw	Drummond, Ont.
Carr Thompson	McGarry's, Ont.
Dennis Noonan	Elliott, Ont.
Andrew Cochrane	Almonte, Ont.
Jno. Somerville	Middleville, Ont.
Peter Cavers	Harper, Ont.
Bruce Lees	Fallbrook, Ont.
Robert M. Anderson	Manion, Ont.

Officers:

Wm. McGarry, President	Perth, Ont.
James Shaw, Vice-President	Drummond, Ont.
W. G. Cameron, Secretary	Perth, Ont.
W. A. Moore, Treasurer	Perth, Ont.

Unassessed premium note capital\$91,848 22

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$168 50
Cash in Merchants' Bank, Perth	6,104 92
	\$6,273 42
Amount unpaid of fixed payments of 1904	179 67
Amount unpaid of fixed payments of prior years, (not extended)	\$566 08
Amount premium notes in force after deducting all payments thereon and assessments levied	91,848 22
Office furniture and safe (not extended)	\$150 00
Total assets	\$98,301 31

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$4,346 23
Cash received as fixed payments of 1904	\$9,865 05
“ as fixed payments of prior years	356 86
“ for interest	144 15
Total receipts	\$10,366 06

EXPENDITURE.

Expenses of Management:

Cash paid for law costs	\$ 5 00
“ agents' commission	1,634 50
“ statutory assessment	40 93
“ rent and taxes	61 00
“ fuel and light	20 15
“ investigation of claims, including travelling expenses	54 75
“ salaries, directors' and auditors' fees	397 45
“ printing, stationery and advertising	281 34
“ postage, telegrams and express	107 14
“ other expenses	28 33

Total expenses of management \$2,630 59

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	5,756 25
“ rebate	70 03

Total expenditure \$3,456 87

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years
Mutual	\$4,071.105

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,642	\$3,684,320
Policies taken during 1904	1,397	1,524,854
Gross number in force on mutual system 31st December, 1904 ...	5,039	5,209,174
Less expired and cancelled in 1904	1,157	1,138,069
Net risks in force 31st December, 1904	3,882	<u>\$4,071,105</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous

PREMIUM NOTES OR UNDERTAKINGS.

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$136,014 70
Amount of all premium notes, after deducting all payments thereon and assessments levied	91,848 22
Amount of premium notes received during the year 1904	44,878 77
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1904 to 31st December	10,221 91

 PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

 HEAD OFFICE, ALFRED.

 Commenced business 5th August, 1901.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

F. X. Cadieux	Alfred, Ont.
J. Bte. Labrosse	Alfred, Ont.
Octave Montpellier	Curran, Ont.
Alphonse Presault	Gratton Corners, Ont.
Amedee Chevrier	L'Orignal, Ont.
Louis Mallette	Alfred, Ont.

Officers:

F. X. Cadieux, President	Alfred, Ont.
Alphonse Presault, Vice-President	ratton Corners, Ont.
B. G. Parisien, Secretary-Treasurer	Alfred, Ont.

Unassessed premium note capital	\$22,722 94
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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$66 19
Bank of Hochelaga, Vankleek Hill	2,464 38
	\$2,530 57
Amount unpaid of fixed payments of 1904	5 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	22,722 94
Total assets	\$25,258 51

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$883 16
Cash received for fixed payments of 1904	\$2,249 72
“ “ “ of prior years	3 25
“ interest	33 25
“ refunded claim	43 10
Total receipts	\$2,329 32

EXPENDITURE.**Expenses of Management:**

Amount paid for commission to agents	\$23 00
“ fuel and light	5 00
“ statutory assessment and license fee	12 30
“ printing, stationery and advertising	67 50
“ salaries, directors' and auditors' fees	299 00
“ postage, telegrams and express	21 02
Total expenses of management	\$427 82

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	230 00
“ for rebate	24 09
Total expenditure	\$681 91

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual	\$888,475
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MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1903	670	\$748,450
Taken during 1904, new and renewed	360	387,325
Gross number during 1904	1,030	\$1,135,775
Less expired and cancelled in 1904	247	247,300
Net risks in force on mutual system 31st December, 1904	783	\$888,475

CLASSIFICATION OF RISKS:**Farm and non-hazardous.****PREMIUM NOTES OR UNDERTAKINGS**

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$26,654 25
Amount of all premium notes, after deducting all payments thereon and assessments levied	22,722 94
Amount of premium notes received during the year 1904	11,619 75
Payments on the premium notes of 1904, including all sums credited on said premium notes	2,254 72

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

Commenced business 7th May, 1895.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

R. R. Sangster	Lancaster, Ont.
Wm. Rankin	Dalkeith, Ont.
A. A. McKinnon	Alexandria, Ont.
W. D. McCrimmon	Glenroy, Ont.
James Clark	Dominionville, Ont.
R. J. Pattingale	Lancaster, Ont.

Officers:

R. R. Sangster, President	Lancaster, Ont.
Wm. Rankin, Vice-President	Dalkeith, Ont.
V. G. Chisholm, Secretary-Treasurer	Lochiel, Ont.

Unassessed premium note capital	\$78,665 52
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STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash on hand, head office	\$ 27 08
Cash in Union Bank, Alexandria	6,799 24
Cash in Bank of Ottawa, Alexandria	6,480 62
	<u>\$13,306 94</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied	78,665 52
Total assets	<u>\$91,972 46</u>

LIABILITIES.

Amount of unpaid account	\$22 40
Total	<u>\$22 40</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$13,189 76
Cash received for fixed payments of 1904	\$8,937 81
“ for interest	390 86
“ for refund of cheques	78
Total receipts	<u>\$9,329 45</u>

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	\$138 38
“ travelling expenses	5 10
“ commission	1,340 67
“ statutory assessment and license	33 78
“ printing, stationery, advertising and postage	117 30
“ salaries, directors' and auditors' fees	522 20
“ premium Guarantee Insurance	12 50

Total expenses of management \$2,169 93

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	6,832 87
“ rebates	209 47

Total expenditure \$9,212 27

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years
Mutual	\$3,277,730

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,738	\$2,951,705 00
Policies taken during 1904, new and renewed	1,156	1,489,635 00
Amount covered by policies in force at any time during 1904...	3,894	\$4,441,340 00
Deduct amount expired and cancelled in 1904	991	1,163,610 00
Net risks in force 31st December, 1904	2,903	\$3,277,730 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$98,331 90
Amount of all premium notes, after deducting all payments thereon and assessments levied	78,665 52
Amount of premium notes received during the year 1904	44,689 05
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st Dec., 1904	8,937 81

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

John Barrett	Parkhill, Ont.
R. Cowie	Fernhill, Ont.
George Brock	Adelaide, Ont.
Wm. Pedlar	Parkhill, Ont.
Wm. Ross	Nairn, Ont.
Neil P. McIntyre	Ailsa Craig, Ont.
Peter Gillies	Parkhill, Ont.
A. J. Ross	Nairn, Ont.
John Cowie	Springbank, Ont.
W. A. Henderson	Ailsa Craig, Ont.
B. Pennington	Adelaide, Ont.

Officers:

John Barrett, President	Parkhill, Ont.
N. P. McIntyre, Vice-President	Ailsa Craig, Ont.
William McCallum, Secretary-Treasurer	Fernhill, Ont.

Unassessed premium note capital, \$16,859.83.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand in head office	\$155 03	
Cash on hand in Standard Bank, Ailsa Craig	172 94	
		<u>\$327 97</u>
Amount unpaid of fixed payments in 1904		375 77
“ of prior years (not extended)	\$241 96	
Amount of premium notes in force, after deducting all payments thereon and assessments levied	16,859 83	
Less residue given for re-insurance	36 00	
		<u>16,823 83</u>
Total assets		<u>\$17,527 57</u>

LIABILITIES.

Amount of adjusted loss	\$675 00
Total liabilities	<u>\$675 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$2,240 21	
Cash received as fixed payments of 1904	\$1,338 12	
“ “ “ prior years	311 27	
“ interest	48 85	
Total receipts	<u>\$1,698 24</u>	

EXPENDITURE.

Expenses of Management:

Amount paid for commission	\$86 00
“ statutory assessment and license	11 14
“ law costs	50
“ printing, stationery and advertising	25 35
“ salaries, directors' and auditors' fees	172 00
“ postage, etc.	10 55
Expenses of management	<u>\$305 54</u>

Miscellaneous Payments:

Cash paid for losses which occurred in 1904	3,269 75
“ rebate	23 19
“ re-insurance	12 00
Total expenditure	<u>\$3,610 48</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$672,001
Re-insurance	1,600
Net risks	<u>\$670,401</u>

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	485	\$629,490
Policies taken during 1904, new and renewed	191	254,036
Gross number during 1904	676	\$883,526
Deduct expired and cancelled in 1904	170	211,525
Net risks in force at 31st December, 1904	506	<u>\$672,001</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$20,160 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	16,859 83
Amount of premium notes received during the year	7,621 08
Payment on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	573 34
Notes for fixed payments or assessments unpaid 31st December, 1904	61 75
Amount of premium notes given by Company for re-insurance	48 00
Less payments made thereon	12 00
Residue of said notes for which the Company is still liable	\$36 00

CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

Commenced business 3rd June, 1872.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Reid	Teeswater, Ont.
Wm. McDonald	Teeswater, Ont.
Jas. Ballagh	Belmore, Ont.
Geo. G. Moffat	Langside, Ont.
John Rutherford	Belmore, Ont.
Jno. E. Scott	Teeswater, Ont.

Officers:

Wm. Reid, President	Teeswater, Ont.
Geo. G. Moffat, Vice-President	Langside, Ont.
D. McIntosh, Secretary-Treasurer	Holyrood, Ont.

Unassessed premium note capital, \$64,818.75.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Actual cash on hand at head office	\$44 26
Cash in Gilles & Co. Bank, Teeswater	538 20
Cash in Bank of Hamilton, Teeswater	1,317 60
	\$1,900 06
Amount unpaid of assessments levied during 1904	882 71
“ “ “ previous years (not extended) ...	\$117 01
Amount of premium notes in force, after deducting all payments thereon and assessments levied	64,818 75
Amount of office furniture, etc. (not extended)	\$100 00
Total assets	<u>\$67,601 52</u>

LIABILITIES.

Amount of supposed or reported losses	\$1,070 00
Total liabilities	<u>\$1,070 00</u>

RECEIPTS.

Cash balances at 31st December, 1903 (not extended)	\$3,721 03
Cash received for assessments levied in 1904	\$4,856 26
“ “ “ years prior to 1904	500 82
“ interest	30 90
“ borrowed money	2,640 50
Total receipts	<u>\$8,028 48</u>

EXPENDITURE.

Expenses of Management:

Amount paid for interest	\$41 00
“ commission to agents	97 50
“ law costs	4 00
“ investigation of claims	28 60
“ telegrams and express	1 70
“ statutory assessment and license	20 86
“ salaries, directors' and auditors' fees	349 60
“ printing, stationery, advertising and postage	62 52
“ rent	15 00
“ other expenses	7 50

Total expenses of management \$628 28

Miscellaneous Payments:

Cash paid for losses in 1904	6,578 75
“ in repayment of loans	2,640 50
“ for rebates	1 92

Total expenditure \$9,849 45

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual \$1,824,949

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	988	\$1,626,089
Policies taken during 1904, new and renewed	373	716,773
Gross number and amount in force any time during 1904	1,361	\$2,342,862
Deduct lapsed, expired and cancelled in 1904	378	517,913
Net risks in force 31st December, 1904	983	<u>\$1,824,949</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$72,997 96
Amount of all premium notes, after deducting all payments thereon and assessments levied	64,818 75
Amount of premium notes received during the year 1904	28,670 92

BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

Commenced business 27th March, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. F. Sanderson	Rannoch, Ont.
David Bouis	Rannoch, Ont.
Robert Berry	Kirkton, Ont.
Amos Marriott	Woodham, Ont.
Geo. B. Webster	Science Hill, Ont.
David Paynter	Woodham, Ont.
John Leslie	St. Mary's, Ont.
D Johnston	Rannoch, Ont.
M. Irvine	Kirkton, Ont.

Officers:

Wm. F. Sanderson, President	Rannoch, Ont.
Geo. B. Webster, Vice-President	Science Hill, Ont.
P. S. Armstrong, Secretary-Treasurer	St. Mary's, Ont.

Unassessed premium note capital, \$31,471.69.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Amount of cash in bank at 31st December, 1904	\$2,403 38
" unpaid of assessments levied during 1904	196 57
" " " before 1904	89 00
" of premium notes in force after deducting all payments thereon and assessments levied	31,471 69
Total assets	<u>\$34,160 64</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,276 27
Cash received for assessments levied in 1904	\$1,240 35
" assessments prior to 1904	103 50
" interest	33 00
Total receipts	<u>\$1,376 85</u>

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	\$ 6 00
“ statutory assessment and license	15 24
“ salaries and directors' fees	35 00
“ printing, stationery and advertising	31 00
“ postage, etc.	16 00
“ other expenses	27 50

Total expenses of management \$130 74

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$25 00	
“ “ “ during 1904	94 00	119 00

Total expenditure \$249 74

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual \$1,063,595

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	760	\$1,050,495
Policies new and renewed during 1904	243	344,305
Gross number during 1904	1,003	\$1,394,800
Less expired and cancelled in 1904	292	331,205
Net risks in force 31st December, 1904	711	<u>\$1,063,595</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes legally liable to assessment	\$33,972 19
Amount of all premium notes, after deducting all payments thereon and assessments levied	31,471 69
Amount of premium notes received during the year 1904	11,013 53

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Andrew Schenk	Ayton, Ont.
Walter Ferguson	Dromore, Ont.
Frederick Liesemer	Moltke, Ont.
Robert Morice	Orchard, Ont.
Philip S. Schaus	Clifford, Ont.
Engelbert Widmayer	Neustadt, Ont.
Henry Maes	Ayton, Ont.
John Preiss	Clifford, Ont.
Alexander Gillespie	Cedarville, Ont.

Officers:

Andrew Schenk, President	Ayton, Ont.
Philip S. Schaus, Vice-President	Clifford, Ont.
Louis J. Roedding, Secretary-Treasurer	Alsfeldt, Ont.

Unassessed premium note capital, \$84,941.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Actual cash on hand at head office	\$137 03	
Cash in Traders' Bank, Ayton, Ont.	3,435 65	
		\$3,572 68
Amount unpaid of fixed payments of 1904		133 25
" assessments of prior years (not extended)	\$18 25	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		84,941 75
Total assets		<u>\$88,647 68</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,038 18	
Cash received for fixed payments of 1904		\$3,334 15
" fixed payments of prior years		40 80
" assessments, years prior to 1904		3 40
" transfer fees		4 00
" interest		92 67
Total receipts		<u>\$3,475 02</u>

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license	\$27 20
“ printing, stationery and advertising	37 50
“ salaries, directors' and auditors' fees	314 00
“ travelling expenses	14 40
“ postage, telegrams and express	74 87
“ investigation and adjustment of claims	76 55
“ all other expenses	7 35

Total expenses of management	\$551 87
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Miscellaneous Payments:

Amount paid for losses which occurred during 1904	2,374 65
Amount paid for rebate	14 00

Total expenditure	\$2,940 52
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual	\$15,865	\$26,350	\$25,021	\$2,270,555	\$2,337,791

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,499	\$2,276,505
Policies new and renewed during 1904	446	771,086
Gross number during 1904	1,945	\$3,047,591
Less expired and cancelled during 1904	475	709,800
Net risks in force on mutual system 31st December, 1904	1,470	\$2,337,791

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$610.60	\$1,072.50	\$974.70	\$91,363.65	\$94,021.45
Amount of all premium notes, after deducting all payments thereon and assessments levied	590.90	1,053.75	943.05	82,354.05	84,941.75
Amount of premium notes received during the year 1904	562.60	706.00	143.00	29,431.60	30,843.20
Payment on premium notes of 1904, including all sums credited on said premium notes:					
Cash paid up to 31st December, 1904	16.50	21.20	4.25	860.00	901.95
Notes for fixed payments unpaid 31st December, 1904 .....	.....	.....	.....	16.15	16.15

RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RENFREW, ONT.

Commenced business, 9th June, 1898.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Charles Ross	Douglas, Ont.
D. Muirhead	Renfrew, Ont.
Hugh A. Camley	Cobden, Ont.
D. Stewart	Renfrew, Ont.
Thos. McKibbin	Eganville, Ont.
Robt. Leitch	Renfrew, Ont.

Officers:

Charles Ross, President	Douglas, Ont.
D. Stewart, Vice-President	Renfrew, Ont.
Chas. K. Gregg, Secretary	Renfrew, Ont.
Rob. Leitch, Treasurer	Renfrew, Ont.

Unassessed premium note capital, \$26,747.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand and in bank	\$ 329 12
Amount unpaid of fixed payments of 1904	839 53
Cash in agents' hands	99 39
Amount of premium notes in force after deducting all payments thereon and assessments levied	26,747 12
Total assets	<u>\$ 28,015 16</u>

LIABILITIES.

Amount of adjusted loss	\$ 15 00
Total liabilities	<u>\$ 15 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$285 20
Cash received for fixed payments of 1904	\$ 1,828 70
“ interest	12 25
“ borrowed	37 54
Total receipts	<u>\$ 1,878 49</u>

EXPENDITURE.

Expenses of Management:

Cash paid for travelling expenses	\$ 66 40
“ law costs	15 00
“ commission to agents	371 80
“ statutory assessment and license fee	18 21
“ rent and taxes	68 80
“ salaries, directors' and auditors' fees	421 50
“ postage, telegrams and express.....	74 71
“ other expenses	60 13

Total expenses of management\$ 1,096 55

Miscellaneous Payments:

Cash paid for losses of 1904	706 04
“ rebate	18 40
“ all other purposes	13 58

Total expenditure\$ 1,834 57

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	\$1,063,569

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1903	1,307	\$1,343,122
Policies taken during 1904	201	215,920
Gross number during 1904	1,508	\$1,559,042
Deduct expired and cancelled during 1904	474	495,473
Net risks in force 31st December, 1904	1,034	\$1,063,569

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company and legally liable to assessment	\$41,066 37
Residue of premium notes, after deducting all fixed payments thereon and assessments levied	26,747 12
Amount of premium notes received during the year 1904	7,400 96
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1904	700 08

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Martin	Binbrook, Ont.
T. Addy	Tapleystown, Ont.
E. Horning	Hannon, Ont.
A. Blaxill	Abingdon, Ont.
P. Almas	Hamilton, Ont.
J. M. Stewart	Grimbsy, Ont.
F. Ecker	North Glanford, Ont.
Joseph Fletcher	Hannon, Ont.
R. H. Dewar	Fruitland, Ont.

Officers:

Wm. Martin, President	Binbrook, Ont.
P. Almas, Vice-President	Hamilton, Ont.
Robert Fletcher, Secretary-Treasurer	Stoney Creek, Ont.

Unassessed premium note capital, \$81,513.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash value of real estate	\$ 400 00
Actual cash in Traders' Bank, Hamilton	\$ 667 47
Actual cash in Traders' Bank, Stoney Creek	4,766 22
	5,433 69
Amount unpaid of assessments levied during 1904	125 73
Amount unpaid of assessments levied prior to 1904	63 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied	81,513 18
Total assets	\$87,535 71

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903, (not extended)	\$6,201 60
Cash received for assessments which were levied in 1904	\$3,364 88
“ assessments which were levied before 1904	375 86
“ interest	158 18
“ transfer fees	11 50
Total receipts	\$8,910 42

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	\$ 6 48
" rent and taxes	1 69
" printing, stationery and advertising	71 25
" investigation of claims	62 00
" statutory assessment and license fee	23 72
" salaries and directors' and auditors' fees	279 50
" postage, etc.	24 00
" other expenses	35 00

Total expenses of management \$503 64

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	4,168 00
" rebate	6 69

Total expenditure \$4,678 33

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$2,013 124

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,334	\$1,919,361
Policies new and renewed during 1904	509	760,192
Gross number during 1904	1,843	\$2,679,553
Less expired and cancelled in 1904	464	666,429
Net risks in force at 31st December, 1904	1,379	<u>\$2,013,124</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$88,357 12
Amount of all premium notes, after deducting all payments thereon and assessments levied	81,513 18
Amount of premium notes received during the year 1904	33,019 30
Cash paid up to 31st December, 1904	3,910 42

SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

Commenced business 26th August, 1869.

Directors:

James Gardner	Meaford, Ont.
John Cameron	Arnett, Ont.
H. T. Potts	Dumblame, Ont.
P. C. McGregor	Johnston, Ont.
John Douglas	Meaford, Ont.
James Gardner, Jr.	Kemble, Ont.
Wm. McLoughry	Markdale, Ont.
James Thomson	Annan, Ont.
A. C. Paterson	Blantyre, Ont.
T. J. Harkness	Annan, Ont.
Neil McDonald	Hoath Head, Ont.
L. Beaton	Kilsyth, Ont.
James Bowes	Strathnairn, Ont.
George Binnie	Bunnissan, Ont.
Jcseph Dobie	Chatsworth, Ont.

Officers:

James Gardner, President	Meaford, Ont.
James Thomson, Vice-President	Annan, Ont.
James Cochrane, Secretary-Treasurer	Owen Sound, Ont.

Unassessed premium note capital, \$133,506.76.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of debentures	\$12,711 70
Cash on hand	\$ 32 80
Cash in Telford and Co.'s Bank, Owen Sound	737 57
Cash in Molsons Bank, Owen Sound	10,041 30
	10,811 67
Cash in agents' hands	263 88
Amount unpaid of fixed payments in 1904	266 40
“ prior years (not extended)	\$31 65
“ of notes or bills less than one year overdue	32 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied	133,506 76
Total assets.	<u>\$157,592 76</u>

LIABILITIES.

Amount supposed loss	\$400 00
Total	<u>\$400 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$6,072 92
Cash received as fixed payments of 1904	\$12,393 91
“ fixed payments of prior years	84 62
“ interest	800 30
“ from investments (not extended)	\$694 75
Total receipts	<u>\$13,278 83</u>

EXPENDITURE.

Expenses of Management:

Amount paid for rent, fuel and light	\$ 50 00
“ commission to agents	360 55
“ law costs	57 70
“ travelling expenses	30 00
“ investigation and adjustment of claims	94 30
“ statutory assessment and license	60 81
“ printing, stationery and advertising	95 15
“ salaries, directors' and auditors' fees, etc.....	1,194 00
“ postage, telegrams and express	174 30
“ other expenses	25 65

Total expenses of management \$2,142 46

Miscellaneous Payments:

Cash paid for losses during 1904	6,973 23
“ rebate	119 14

Total expenditure \$9,234 83

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Total.
Mutual	\$23,470	\$17,600	\$6,233,879	\$6,274,949

MOVEMENT IN RISKS.

Mutual System.

	Number	Amount.
Policies in force 31st December 1903	4,457	\$5,722,557 00
Policies taken during 1904	1,588	2,278,368 00
Total number and amount in force at any time during 1904	6,045	\$8,000,925 00
Deduct expired and cancelled in 1904	1,415	1,725,976 00
Net risks in force at 31st December, 1904	<u>4,630</u>	<u>\$6,274,949 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$545 42	\$475 25	\$157,360 64	\$158,381 31
Amount of all premium notes after deducting all payments thereon and assessments levied	488 67	420 36	132,597 73	133,506 76
Amount of premium notes received during the year 1904 .....	.....	.....	.....	57,499 36
Payments on premium notes of 1904 including all sums credited on said premium notes:				
Cash paid up to 31st December, 1904 ... ..	.....	.....	.....	4,655 76
Notes for fixed payments unpaid, 1904... ..	.....	.....	.....	35 75

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

Commenced business 2nd June, 1884.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Bolton	Wildwood, Ont.
William Stewart	Hickson, Ont.
A. S. McKay	Woodstock, Ont.
James Green	Brooksedale, Ont.
John Muterer	Rayside, Ont.
Robert McLeod	Bennington, Ont.
Columbus Ross	Embro, Ont.
John C. McPherson	Kintore, Ont.,
Dugald McDonald	Kintore, Ont.

Officers:

John C. McPherson, President	Kintore, Ont.
Wm. Stewart, Vice-President	Hickson, Ont.
James Munro, M.P.P., Secretary-Treasurer	Embro, Ont.

Unassessed premium note capital, \$63,657.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$	2,099 95
Amount unpaid of assessments of 1904		137 92
Amount unpaid of assessments of prior years (not extended)	\$9.36	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		63,657 06
Total assets	\$	<u>65,894 93</u>

LIABILITIES.

Amount of adjusted losses	\$	1,023 21
“ resisted loss		8 00
“ due Director		17 10
Total liabilities	\$	<u>1,048 31</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,178 97	
Cash received for assessments levied during 1904	\$	2,456 60
“ “ assessments in prior years		97 96
“ “ interest		35 00
“ “ transfer fees, etc.		1 50
Total receipts	\$	2,591 06

EXPENDITURE.

Expenses of Management:

Cash paid for bonus to agents and travelling expenses	\$	16 40
“ printing and advertising		93 00
“ statutory assessment and license		20 58
“ rent		10 00
“ salaries, directors' and auditors' fees		353 30
“ postage, telegrams and stationery		21 20
Total expenses of management	\$	514 48

Miscellaneous Payments:

Cash paid for losses which occurred during 1904		1,155 60
Total expenditure	\$	1,670 08

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year.	Two years.	Three years.	Total.
Mutual	\$2,600	\$7,380	\$1,730,490	\$1,740,490

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December 1903	1,062	\$1,597,935
Policies new and renewed during 1904	454	677,210
Gross number during 1904	1,516	\$2,275,145
Less expired and cancelled in 1904	392	534,675
Net risks in force on mutual system 31st December, 1904	1,124	\$1,740,470

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to as- sessment	\$101 00	\$284 00	\$67,550 50	\$67,935 50
Amount of all premium notes, after de- ducting all payments thereon, and assessments levied	99 32	274 84	63,282 90	63,657 06
Amount of premium notes received dur- ing the year 1904	101 00	214 00	25,966 00	26,281 00
Payments on premium notes of 1904, in- cluding all sums credited on said premium notes:				
Cash paid up to 31st December, 1904 ...	1 36	3 56	762 86	767 78
Notes for assessments unpaid at 31st De- cember, 1904	32	.....	38 04	38 36

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

William Scheil	Woodstock, Ont.
V. Ficht	Oriel, Ont.
F. W. Vardon	Springford, Ont.
Jas. E. Carroll	Norwich, Ont.
John Topham	Burgessville, Ont.
J. R. Johnson	Springford, Ont.
John Cornell	Otterville, Ont.
A. W. Smith	Northfield Centre, Ont.
J. Cohoe	New Durham, Ont.

Officers:

Wm. Schell, President	Woodstock, Ont.
V. Ficht, Vice-President	Oriel, Ont.
H. Van Valkenburg, Secretary-Treasurer	Norwich, Ont.

Unassessed premium note capital, \$76,240.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office for year ending 31st December, 1904 ...	\$ 633 55	
Cash in Molsons' Bank, Norwich	4,822 70	
		\$ 5,456 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		76,240 41
Amount unpaid of fixed payments of 1904		1,599 44
Amount unpaid of prior years (not extended)	\$7.90	
Total assets	\$ 83,296 10	

LIABILITIES.—None.

Amount of adjusted loss	\$ 2,000 00	
Total liabilities	\$ 2,000 00	

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$4,677.50	
Cash received for fixed payments of 1904	\$ 2,834 62	
“ “ “ “ prior years	984 66	
“ “ interest	106 97	
“ “ fees	4 80	
Total receipts	\$ 3,931 05	

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	\$	20 00
“ salaries, directors’ and auditors’ fees		507 70
“ stationery, printing and advertising		90 25
“ postage, etc.		82 50
“ rent		51 00
“ statutory assessment and license		27 46
“ travelling expenses		5 00

Total expenses of management\$ 783 91

Miscellaneous Payments:

Amount paid for losses which occurred during 1904	2,251 40
“ rebate	116 99

Total expenditure\$ 3,152 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Four years.

Mutual\$2,492,405

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,439	\$2,292,925
Policies new and renewed during 1904	437	725,915
Gross number during 1904	1,876	\$3,018,840
Less expired and cancelled in 1904	380	526,435
Net risks in force on mutual system, 31st December, 1904	1,496	<u>\$2,492,405</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$	86,925 59
Amount of all premium notes, after deducting all payments thereon and assessments levied		76,240 41
Amount of premium notes received during the year 1904		25,363 00

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Geo. A. Munroe	Embros, Ont.
Thomas Duffin	Rebecca, Ont.
Wm. Colyer	Ingersoll, Ont.
William Whitstone	Lakeside, Ont.
Charles Youngs	Brooksdale, Ont.
Robert Neely	Dorchester, Ont.
Alexander Woods	St. Mary's, Ont.
George M. McKenzie	Embros, Ont.
James Henderson	Belton, Ont.

Officers:

Geo. A. Munroe, President	Embros, Ont.
Thomas Duffin, Vice-President	Rebecca, Ont.
E. J. Pearson, Secretary	Kintore, Ont.
Jas. Patterson, Treasurer	Thamesford, Ont.

Unassessed premium note capital, \$144,781.03.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Amount of cash in Traders' Bank, Thamesford	\$ 21 95
Amount unpaid of assessments levied in 1904	782 84
Amount unpaid of assessments levied prior to 1904	75 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied	144,781 03
Total assets	\$ 145,660 82

LIABILITIES.

Amount of borrowed money	\$ 450 00
Amount of retained balance premium notes	52 97
Total liabilities	\$ 502 97

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$49.17	
Cash received for assessments levied in 1904	\$	3,480 70
“ assessments levied before 1904		561 33
“ borrowed		1,000 00
“ interest		5 00
“ agents' fees		367 63
“ retained premiums		15 00
Total receipts	\$	<u>5,429 66</u>

EXPENDITURE.

Expenses of Management:

Amount paid for agents' commission	\$	587 00
“ statutory assessment		34 30
“ printing, advertising, postage, etc.		239 30
“ rent		12 00
“ salaries, directors' and auditors' fees		470 30
“ investigation of claims		28 00
“ interest		43 18
“ travelling expenses		12 00
“ other expenses		23 00

Total expenses of management\$ 1,449 08

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	2,979 17
Repayment of loans	1,000 00
Rebate	28 63

Total expenditure\$ 5,456 88

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$3,152,431

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,690	\$3,004,524
Policies new and renewed during 1904	660	1,144,956
Gross number during 1904	2,350	\$4,149,480
Deduct expired or cancelled in 1904	647	997,049
Net risks in force on mutual system 31st December, 1904	1,703	<u>\$3,152,431</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company and legally liable to assessment	\$ 147,026 91
Amount of all premium notes, after deducting all payments thereon and assessments levied	144,781 03
Amount of premium notes received during the year 1904	53,609 21

BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

Commenced business 5th September, 1896.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Frederick Mullett	Bancroft, Ont.
M. Vallean	Beechmont, Ont.
R. C. Fair	Bancroft, Ont.
W. E. Detlor	Bronson, Ont.
C. I. H. Jordison	Monteagle Valley, Ont.
W. J. Douglas	Rowland, Ont.
R. Lancaster	Bronson, Ont.
H. Huston	Highland Grove, Ont.
Alex. Southworth	Cheddar, Ont.
Theo. Gould	Bancroft, Ont.
Jno. Steel	Maynooth, Ont.
W. J. Sargant	Bancroft, Ont.

Officers:

Frederick Mullett, President	Bancroft, Ont.
R. Lancaster, Vice-President	Bronson, Ont.
J. Jackson, Secretary-Treasurer	Bancroft, Ont.

Unassessed premium note capital, \$10,755.05.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Amount of cash on hand at Head Office	\$	98
“ unpaid of fixed payments of 1904		232 78
“ unpaid of fixed payments of prior years (not extended)	\$231	78
“ of notes less than one year overdue		41 50
“ of notes more than one year overdue (not extended)	\$49	92
“ of premium notes in force after deducting all payments thereon and assessments levied		10,755 05
Total assets	\$11,030	31

LIABILITIES.

Amount of borrowed money	\$125	00
Total	\$125	00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	Nil.
Cash received for application fees	\$ 70 00
“ for fixed payments of 1904	1,116 39
“ of prior years	189 14
“ for interest	8 12
Total receipts	<u>\$1,383 65</u>

EXPENDITURE.

Expenses of Management:

Cash paid for investigation and adjustment of claims	\$ 6 00
“ interest	17 80
“ commission	109 00
“ law costs	10 00
“ printing, stationery and advertising	22 30
“ statutory assessment and license fee	8 59
“ postage and express	19 30
“ salaries, directors' and auditors' fees	123 00
Total expenses of management	<u>\$315 99</u>

Miscellaneous Payments:

Cash paid for losses which occurred in 1904	276 70
“ for rebate	31 59
“ in repayment of loans	729 09
“ other purposes	29 30
Total expenditure	<u>\$1,382 67</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual	\$312,585
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	526	\$368,920
Taken during 1904, new and renewed	168	127,145
Gross number during 1904	694	\$496,065
Less expired and cancelled in 1904	263	183,480
Net risks in force 31st December, 1904	431	<u>\$312,585</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$13,327 60
Amount of premium notes on policies in force 31st December, 1904, after de- ducting all payments thereon and assessments levied	10,755 05
Amount of premium notes received during the year 1904	5,429 50

COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

F. I. Patten, M.D.	St. George, Ont.
John Miller	Glenmorris, Ont.
James Harley	Canning, Ont.
John Collins	Burford, Ont.
Albert Barton	Onondaga, Ont.
Wm. Edmondson	Brantford, Ont.
Joseph McIntyre	Mohawk, Ont.
John Ramsay	Falkland, Ont.
Wm. Roddick	Brantford, Ont.

Officers:

Albert Barton, President	Onondaga, Ont.
John Ramsay, Vice-President	Falkland, Ont.
John H. Campbell, Secretary-Treasurer	Brantford, Ont.

Unassessed premium note capital, \$121,300.96.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Cash in Bank of Commerce, Brantford	\$1,356 81
Amount of unpaid assessment of 1904	1,158 53
“ “ assessment of prior years	100 00
“ premium notes in force, after deducting all payments thereon and assessments levied	121,300 96
Total assets	<u>\$123,916 30</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$264 54
Cash received for assessments levied in 1904	\$12,542 43
“ assessments levied prior to 1904	321 37
“ borrowed money	10,400 00
“ cancelled policies	73 97
Total receipts	<u>\$23,337 77</u>

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	\$ 165 00
“ travelling expenses	16 00
“ commission	858 72
“ investigation and adjustment of claims	58 35
“ interest	205 50
“ statutory assessment and license fee	52 41
“ printing and advertising	65 05
“ rent and taxes	65 00
“ salaries, directors' and auditors' fees	816 40
“ postage, telegrams, express and stationery	183 12
“ all other expenses	9 20

Total expenses of management \$2,494 75

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	8,450 75
“ in repayment of loan	11,300 00

Total expenditure \$22,245 50

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	\$4,752,297

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,286	\$4,861,432
Policies taken during 1904 (new or renewed)	846	1,414,005
Gross number and amount of risks during 1904	4,132	\$6,275,437
Less expired and cancelled in 1904	1,008	1,523,140
Net risks in force 31st December, 1904	<u>3,124</u>	<u>\$4,752,297</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four year
risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$135,001 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	121,300 96
Amount of premium notes received during the year 1904	41,288 78

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

Commenced business 18th May, 1887.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Nancekivell	Ingersoll, Ont.
Samuel Gregg	Ingersoll, Ont.
J. G. Currie	Ingersoll, Ont.
Thos. Prouse	Dereham Centre, Ont.
C. A. Brink	Folden's Corners, Ont.
John Baxter	Brownsville, Ont.

Officers:

Wm. Nancekivell, President	Ingersoll, Ont.
Thos. Prouse, Vice-President	Dereham Centre, Ont.
T. R. Mayberry, Secretary-Treasurer	Ingersoll, Ont.

Unassessed premium note capital, \$62,377.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash at head office	\$ 437 91
Amount unpaid of fixed payments of 1904	392 16
Amount of premium notes in force, after deducting all payments thereon and assessments levied	62,377 31
Total assets	<u>\$63,207 38</u>

LIABILITIES.

Amount of adjusted loss	\$900 00
Amount of borrowed money	840 00
Total liabilities	<u>\$1,740 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$167 68
Cash received as fixed payments of 1904	\$3,097 88
“ for assessments of prior years	47 81
“ for borrowed money	840 00
“ for special premiums	7 90
Total receipts	<u>\$3,993 59</u>

EXPENDITURE.

Expenses of Management:

Amount paid for interest	\$ 38 55
“ investigation and adjustment of claims	18 00
“ statutory assessment and license	21 33
“ salaries, directors' and auditors' fees	303 25
“ printing, stationery and advertising	27 50
“ rent and taxes	2 50
“ postage, etc.	35 05
“ all other expenses	8 14

Total expenses of management 454 32

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	2,330 25
“ rebate	49 71
“ repayment of loan	889 08

Total expenditure \$3,723 36

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,716,242

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	915	\$1,674,982
Policies new and renewed during 1904	345	644,985
Gross number and amount in force at any time during 1904	1,260	\$2,319,967
Less expired and cancelled in 1904	353	603,725
Net risks in force on mutual system, 31st December, 1904	907	<u>\$1,716,242</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$69,200 26
Amount of all premium notes, after deducting all payments thereon and assessments levied	62,377 31
Amount of premium notes taken during the year 1904	25,933 15
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,375 13

NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 15th May, 1856.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Louis Parnell	Burford, Ont.
Jno. F. Master	New Dundee, Ont.
Theron Buchanan, Sr.	Galt, Ont.
Geo. R. Barrie	Galt, Ont.
S. G. Kitchen	St. George, Ont.
Jas. L. Robertson	Strabane, Ont.
Arch. Ferguson	Clyde, Ont.
J. S. Clemens	Hespeler, Ont.
G. H. Mulholland	Lynden, Ont.

Officers:

James L. Robertson, President	Strabane, Ont.
G. H. Mulholland, Vice-President	Lynden, Ont.
Wm. Deans, Secretary-Treasurer	Galt, Ont.

Unassessed premium note capital, \$174,234.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, at head office	\$189 96	
Cash in Bank of Commerce, Galt	3,329 91	
		\$3,519 87
Amount unpaid of assessments levied during 1904		301 00
“ unpaid of prior years (not extended)	\$18 66	
“ of application fees		20 00
“ of premium notes in force, after deducting all payments thereon and assessments levied		174,234 16
“ office furniture and safe (not extended)	\$250 00	
Total assets		\$178,075 03

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$264 72	
Cash received for application fees	\$ 494 50	
“ assessments levied in 1904	7,269 56	
“ assessments levied in years prior to 1904	280 39	
“ borrowed	2,000 00	
“ lapsed and cancelled policies	33 06	
Total receipts		\$10,077 51

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license fee	\$ 48 01
“ printing, stationery and advertising	186 45
“ rent and taxes	53 35
“ salaries, directors' and auditors' fees	1,304 70
“ postage, telegrams and express	95 00
“ investigation and adjustment of claims	62 90
“ interest	38 90
“ fuel and light	10 30
“ expenses board meeting	41 75
“ expenses committee meeting	17 10
“ collecting assessments	18 00
“ other expenses of management	7 00

Total expenses of management	\$1,883 46
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	2,938 90
“ repayment of loans	2,000 00

Total expenditure	<u>\$6,822 36</u>
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	\$4,429,750 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,981	\$4,410,475 00
Policies taken during 1904	496	1,115,375 00
Gross number and amount at any time during 1904	2,477	\$5,525,850 00
Deduct expired and cancelled in 1904	509	1,096,100 00
Net risks in force 31st December, 1904	<u>1,968</u>	<u>\$4,429,750 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment	\$192,497 00
Amount of all premium notes, after deducting all payments thereon, and assessments levied	174,234 16
Amount of premium notes received during the year 1904	48,453 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,430 12

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

Commenced business 3rd March, 1880.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

William J. Mulloy	Yatton, Ont.
Wm. R. Fisk	New Germany, Ont.
L. K. Weber	Hawkesville, Ont.
J. Small	Glen Allan, Ont.
John Keleher	Weissenburg, Ont.
J. J. Laidlaw	Guelph, Ont.
I. B. Ditner	St. Agatha, Ont.
E. Smaltz	New Germany, Ont.
Geo. Hanel	New Germany, Ont.

Officers:

William J. Mulloy, President	Yatton, Ont.
Wm. R. Fisk, Vice-President	New Germany, Ont.
Anton Frank, Secretary-Treasurer	New Germany, Ont.

Unassessed premium note capital, \$34,128.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$ 18 25	
Amount of cash in Traders' Bank, Guelph, Ont.	1,927 09	
“ unpaid of assessments levied in 1904		\$1,945 34
“ “ “ “ prior to 1904		159 30
“ “ “ “ prior to 1904 (not extended). \$116 83		45 69
“ of premium notes in force, after deducting all payments thereon and assessments levied		34,128 00
Total assets		<u>\$36,278 33</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1903 (not extended)	\$1,351 72	
Cash received for assessments levied in 1904	\$ 919 94	
“ assessments levied years prior to 1904	85 37	
“ interest	37 76	
Total receipts		<u>\$1,044 07</u>

EXPENDITURE.

Expenses of Management :

Amount paid for agents' commission	\$ 149 00
“ travelling expenses	2 00
“ investigation of claims	2 00
“ statutory assessment and license fees	11 93
“ printing, stationery and advertising	40 75
“ salaries, directors' and auditors' fees	185 00
“ postage, etc.	17 77
“ other expenses	15 00

Total expenses of management	\$423 45
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Miscellaneous Payments :

Cash paid for losses which occurred in 1904	27 00
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Total expenditure	\$550 45
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Four years.

Mutual	\$731,568 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December 1903	531	\$710,968 00
Policies new and renewed during 1904	161	239,225 00
Gross number and amount during 1904	692	\$950,193 00
Less cancelled and expired in 1904	159	218,625 00
Net risks in force 31st December, 1904	542	\$731,568 00

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four years.

Amount of face of all premium notes held by Company, and legally liable to assessment	\$37,732 30
Amount of premium notes, after deducting all payments thereon and assessments levied	34,128 00
Amount of premium notes received during the year 1904	12,404 25

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

John Ramsey	Eden Mills, Ont.
George Ellenton	Erin, Ont.
George Gastle	Milton, Ont.
James Kirkwood	Ospringe, Ont.
N. F. Lindsay	Acton, Ont.
Richard Graham	Ashgrove, Ont.
Wm. Dredge	Nassagaweya, Ont.
George E. Fisher	Freeman, Ont.
Henry W. Cook	Streetsville, Ont.

Officers:

John Ramsey, President	Eden Mills, Ont.
James Kirkwood, Vice-President	Ospringe, Ont.
Colin Cameron, Secretary-Treasurer	Eden Mills, Ont.

Unassessed premium note capital, \$122,881.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	\$ 224 79	
Cash in Traders' Bank, Guelph	56 04	
		\$280 83
Amount of notes or due bills less than one year overdue		325 60
“ premium notes in force, after deducting all payments thereon and assessments levied		122,881 97
“ office furniture and safe (not extended)	\$75 00	
Total assets		<u>\$123,488 40</u>

LIABILITIES.

Amount of borrowed money	\$2,000 00	
Total liabilities		<u>\$2,000 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$100 00	
Cash received as fixed payments of 1904		\$8,286 95
“ fixed payments of prior years		43 65
“ interest		8 22
“ borrowed money		3,500 00
Total receipts		<u>\$11,838 82</u>

EXPENDITURE.

Expenses of Management:

Amount paid for investigation and adjustment of claims	\$ 53 70
“ statutory assessment and license fee	43 21
“ postage and telegrams	77 11
“ rent and taxes	5 00
“ printing, stationery and advertising	87 45
“ salaries, directors' and auditors' fees	514 30
“ travelling expenses	2 80
“ interest	56 86

Total expenses of management	\$840 43
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Miscellaneous Payments:

Amount paid for losses which occurred during 1904	7,552 60
“ rebates	264 96
“ repayment of loans	3,000 00

Total expenditure	<u>\$11,657 99</u>
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	\$4,154,165 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,463	\$3,917,760 00
Policies new and renewed during 1904	873	1,466,830 00
Gross number during 1904	3,336	\$5,384,590 00
Less expired and cancelled in 1904	772	1,230,425 00
Net risks in force on mutual system 31st December, 1904	<u>2,564</u>	<u>\$4,154,165 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$143,668 70
Amount of premium notes, after deducting all payments thereon and assessments levied	122,881 97
Amount of premium notes received during the year 1904	50,628 95
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1904	8,286 95
Notes given for fixed payments unpaid	334 60

MCKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

J. B. McLean	Seaforth, Ont.
Wm. Chesney	Egmondville, Ont.
James Evans	Beechwood, Ont.
John G. Grieve	Winthrop, Ont.
John Watt	Harlock, Ont.
Thomas Fraser	Brucefield, Ont.
George Dale	Clinton, Ont.
James Connolly	Porter's Hill, Ont.
John Benewies	Brodhagen, Ont.

Officers:

J. B. McLean, President	Seaforth, Ont.
Thomas Fraser, Vice-President	Brucefield, Ont.
Thomas E. Hays, Secretary-Treasurer	Seaforth, Ont.

Unassessed premium note capital, \$103,131.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office, Seaforth	\$ 55 21	
Cash in Canadian Bank of Commerce, Seaforth	10,541 61	
Amount unpaid of fixed payments of 1904		\$10,596 82
“ unpaid of prior years (not extended)	\$749 50	371 55
“ of premium notes in force, after deducting all payments thereon and assessments levied		103,131 70
“ of office furniture and safe (not extended)	\$200 00	
Total assets		<u>\$114,100 07</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$9,467 71	
Cash received for fixed payments of 1904		\$6,749 00
“ fixed payments of prior years		243 20
“ interest		269 37
Total receipts		<u>\$7,261 57</u>

EXPENDITURE.

Expenses of Management:

Amount paid for legal advice	\$ 4 00
“ postage, etc.	51 80
“ commission	67 25
“ investigation of claims	47 80
“ statutory assessment and license	37 89
“ printing, stationery and advertising	139 50
“ salaries, officers' and auditors' fees	609 30
“ rent and taxes	10 00

Total expenses of management \$967 54

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	5,020 27
“ rebate	144 65

Total expenditure \$6,132 46

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Four years.

Mutual \$3,477,530 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,252	\$3,372,305 00
Policies new and renewed during 1904	713	1,172,190 00
Gross number during 1904	2,965	\$4,544,495 00
Less expired and cancelled in 1904	754	1,066 965 00
Net risks in force on mutual system, 31st December, 1904	<u>2,211</u>	<u>\$3,477,530 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four years.

Amount of face of all premium notes held by Company, legally liable to assessment	\$119,855 10
Amount of premium notes, after deducting all payments thereon and assessments levied	103,131 70
Amount of premium notes received during the year 1904	40,774 50
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1904	6,749 00
Notes given for fixed payments unpaid	371 55

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

Commenced business 13th May, 1879.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Jchn Ballantyne	Kincardine, Ont.
A. Stewart	St. Helen's, Ont.
E. Achison	Goderich, Ont.
F. Anderson	Belgrave, Ont.
J. Griffin	Kintail, Ont.
I. Fisher	Goderich, Ont.
J. H. Kaake	Kincardine, Ont.
J. Girvin	Nile, Ont.
W. P. Reed	Lanes, Ont.

Officers:

John Ballantyne, President	Kincardine, Ont.
Finlay Anderson, Vice-President	Belgrave, Ont.
J. M. Roberts, Secretary-Treasurer	Dungannon, Ont.

Unassessed premium note capital, \$161,368.78.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	\$ 247 68	
“ in Bank of Hamilton, Lucknow	500 00	
		<u>\$747 68</u>
Amount unpaid of assessments levied during 1904		1,172 44
“ “ “ “ in prior years		325 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied		161 368 78
Total assets		<u>\$163,614 88</u>

LIABILITIES.

Amount of losses adjusted	47 00
“ resisted	42 25
“ supposed or reported	400 00
	<u>•</u>
Total liabilities	<u>\$489 25</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$312 70	
Cash received for assessments lieved in 1904	\$ 9,234 20	
“ assessments levied before 1904	742 43	
“ transfer fees	15 50	
“ special assessment, cancelled policies	223 16	
“ borrowed	4,400 00	
“ other sources	2 50	
Total receipts	<u>\$14,617 79</u>	

EXPENDITURE.

Expenses of Management:

Amount paid for rent and taxes	\$	5 00
“ statutory assessment and license		48 12
“ printing, stationery and advertising		73 37
“ salaries, directors' and auditors' fees		666 00
“ postage, telegrams and express		86 46
“ travelling expenses		98 40
“ investigation of claims		63 50
“ interest		156 42
“ other expenses		5 25
Total expenses of management		<u>\$1,202 52</u>

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$	35 00
“ losses which occurred during 1904		7,126 25
		<u>7,161 25</u>
“ rebate		19 04
“ in repayment of loans		5,800 00
Total expenditure		<u>\$14,182 81</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Four years.

Mutual \$4,583,423 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,287	\$4,422,073 00
Policies new and renewed during 1904	978	1,414,225 00
Gross number during 1904	4,265	\$5,836,298 00
Less expired and cancelled in 1904	985	1,252,875 00
Net risks in force on mutual system, 31st December, 1904	<u>3,280</u>	<u>\$4,583,423 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four year
risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$183,336 92
Amount of all premium notes, after deducting all payments thereon and assessments levied	161,368 78
Amount of premium notes received during the year 1904	56,569 00

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business, 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Thomas Lockhart	Woodstock, Ont.
Wm. Kerr	New Hamburg, Ont.
Hugh Ferguson	Eastwood, Ont.
Job Jaques	Hickson, Ont.
Thomas Shiell	Plattsville, Ont.
Charles D. Brown	Haysville, Ont.
John Walton	Woodstock, Ont.
Louis Kaufmann	Castle, Ont.
Robert Hewitt	Washington, Ont.

Officers:

Thomas Lockhart, President	Woodstock, Ont.
Thomas Shiell, Vice-President	Plattsville, Ont.
Robert J. Henderson, Secretary-Treasurer	Bright, Ont.

Unassessed premium note capital, \$73,212.98.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Amount of cash on hand	\$	34 57
" unpaid of assessments levied in 1904		747 17
" of premium notes in force, after deducting all payments thereon and assessments levied		73 212 98
Total assets		<u>\$73,994 72</u>

LIABILITIES.

Amount of losses adjusted	\$	900 00
" supposed or reported		45 55
" borrowed money		94 52
Total assets		<u>\$1,040 07</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$12 64
Cash received for assessments levied in 1904	\$10,359 06
" assessments levied years prior to 1904	20 75
" interest	10 72
" fees	6 50
" borrowed	2,500 00
" other sources	3 50
Total receipts	<u>\$12,900 53</u>

EXPENDITURE.

Expenses of Management:

Amount paid for printing, stationery and advertising	\$ 88 50
“ salaries, directors’ and auditors’ fees	316 70
“ rent, taxes and cost of Directors’ meetings	23 40
“ postage, telegrams and express	30 57
“ statutory assessment and license fee	21 66
“ interest	57 50
“ travelling expenses	7 50
“ other expenses	28 85
Total expenses of management	<u>\$574 68</u>

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$2,417 01
“ losses which occurred during 1904	6,116 00
	<u>8,533 01</u>
“ repayment of loans	3,900 00
Total expenditure	<u>\$13,007 69</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Four years.

Mutual	\$1,734,850 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	625	\$1,709,095 00
Policies new and renewed during 1904	172	452,255 00
Gross number during 1904	797	\$2,161,350 00
Less expired and cancelled in 1904	172	426,500 00
Net risks in force on mutual system, 31st December, 1904	625	<u>\$1,734,850 00</u>

CLASSIFICATION OF RISKS:

Farms and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four year
risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$86,855 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	73,212 98
Amount of premium notes received during the year 1904	20,352 50

NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Geo. F. Lackner	Hawksville, Ont.
Val. Otterbein	Heidleburg, Ont.
J. C. Hallman	New Dundee, Ont.
Jacob Wahl	Petersburg, Ont.
Joseph B. Hagey	Preston, Ont.
Isaac Hilborn	Elmira, Ont.
Val. Z. Wagner	Wellesley, Ont.
Jno. H. Campbell	Crosshill, Ont.
S. B. Heist	Berlin, Ont.
Levi Stauffer	Waterloo, Ont.
Jacob L. Umbach	Elmira, Ont.
L. Bowman	Bloomingtondale, Ont.

Officers:

J. B. Hagey, President	Preston, Ont.
Isaac Hilborn, Vice-President	Elmira, Ont.
Levi Stauffer, Manager	Waterloo, Ont.

Unassessed premium note capital, \$272,499.14.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

ASSETS.

Amount of mortgages	\$ 7,950 00
Cash in Molson's Bank, Waterloc	16,754 93
Amount unpaid of assessments levied during 1904	708 75
“ unpaid of assessments levied in prior years	67 02
“ of premium notes in force, after deducting all payments thereon and assessments levied	272,499 14
Total assets	<u>\$297,979 84</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$16,575 62
Cash received for assessments levied in 1904	\$ 7,719 03
“ assessments levied in years prior to 1904	600 21
“ interest	482 50
Total receipts	<u>\$8,801 74</u>

EXPENDITURE.

Expenses of Management:

Amount paid for agents' commission	\$	99 00
“ law costs		4 50
“ rent and taxes		75 00
“ investigation and adjustment of claims		24 40
“ statutory assessment and license fee		56 04
“ printing, stationery and advertising		275 10
“ salaries, directors' and auditors' fees		822 15
“ postage, telegrams and express		127 10
“ fuel and light		22 25
“ travelling expenses		26 50
“ refunds		17 34
“ attending Underwriter's Association		21 05
“ other expenses		12 23

Expenses of management \$1,582 66

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	4,089 77
“ investments (not extended)	\$2,950 00

Total expenditure \$5,663 43

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	\$5,615,035 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,616	\$5,234,125 00
Policies new and renewed during 1904	716	1,514,570 00
Gross number during 1904	3,332	\$6,748,695 00
Less expired or cancelled in 1904	595	1,133,660 00
Net risks in force 31st December, 1904	<u>2,737</u>	<u>\$5,615,035 00</u>

CLASSIFICATION OF RISKS:

Farms and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$290,548 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	272,499 14
Amount of premium notes received during the year 1904	77,040 00
Payments on premium notes of 1904, including all sums credited on said premium notes	<u>2,311 20</u>

NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

William Taylor	Fergus, Ont.
Henry Webster	Fergus, Ont.
Robert Scott	Fulton's Mills, Ont.
Wilson Ransom	Fergus, Ont.
John R. Wissler	Salem, Ont.

Officers:

William Taylor, President	Fergus, Ont.
Wilson Ransom, Vice-President	Fergus, Ont.
James Beattie, Secretary-Treasurer	Fergus, Ont.

Unassessed premium note capital, \$75,393.97.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	\$ 103 47	
Cash in Imperial Bank, Fergus	1,400 00	
		\$1,503 47
Amount unpaid of fixed payments of 1904		255 61
“ unpaid of fixed payments in prior years (not extended).	\$135 37	
“ of premium notes in force, after deducting all payments thereon		
and assessments levied		75,393 97
Total assets		\$77,153 05

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$4,685 70	
Cash received as fixed payments of 1904		\$5,843 06
“ as fixed payments of prior years		269 46
“ for interest		102 94
Total receipts		\$6,215 46

EXPENDITURE.

Expenses of Management:

Amount paid for agents' commission	\$ 792 00
“ investigation and adjustment of claims	37 10
“ statutory assessment and license fee	27 02
“ printing, stationery and advertising	50 23
“ salaries, directors' and auditors' fees	752 56
“ postage, telegrams and express	44 33
“ postage, telegrams and express	44 33
“ travelling expenses	20 00
“ other expenses	3 00

Expenses of management \$1,726 24

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$2,130 00
“ losses which occurred during 1904	5,420 41
	7,550 41
“ rebate	121 04

Total expenditure \$9,397 69

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual system	\$2,342,483 00

MOVEMENT IN RISKS.

Mutual System.

	Number	Amount
Policies in force 31st December, 1903	1,563	\$2,258,103 00
Policies new and renewed during 1904	528	789,316 00
Gross number during 1904	2,091	\$3,047,419 00
Less expired or cancelled in 1904	511	704,936 00
Net risks in force on mutual system 31st December, 1904	<u>1,580</u>	<u>\$2,342,483 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$86,524 34
Amount of all premium notes, after deducting all payments thereon and assessments levied	75,393 97
Amount of premium notes received during the year 1904	29,175 08
Payments on the premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,154 02
Notes for fixed payments up to 31st December, 1904	118 80

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

John Shiel	Galt, Ont.
Richard Weir	Glenmcrris, Ont.
Stephen Marshall	Ayr, Ont.
George Black	Ayr, Ont.
Wm. Oliver	Ayr, Ont.
John Folsetter	Paris Station, Ont.

Officers:

Richard Weir, President	Glenmorris, Ont.
Stephen Marshall, Vice-President	Ayr, Ont.
Joseph Wrigley, Secretary-Treasurer	Ayr, Ont.

Unassessed premium note capital, \$97,027.81.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Bank of Commerce, Ayr	\$ 1,920 35
Amount unpaid of assessments of 1904	56 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	97,027 81
Total assets	<u>\$99,005 06</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$383 89
Cash received for fees	\$ 253 00
“ assessments of 1904	2,969 33
“ assessments of prior years	21 06
“ money borrowed	500 00
Total receipts	<u>\$3,743 39</u>

EXPENDITURE.

Expenses for Management:

Amount paid for interest	\$ 7 46
“ statutory assessment and license	27 33
“ rent and taxes	4 00
“ salaries, directors' and auditors' fees	674 30
“ printing, stationery, etc.	45 95
“ postage, etc.	12 50
“ fee Underwriters' Association	13 00
Total expenses of management	\$784 54

Miscellaneous Payments:

Amount paid for losses which occurred during 1904	922 39
“ in repayment of loans	500 00
Total expenditure	\$2,206 93

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Four years.
Mutual	\$2,381,950 00

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1903	831	\$2,289,500 00
Policies taken during 1904	274	730,550 00
Gross number and amount in force 31st December, 1904	1,105	\$3,020,050 00
Less expired and cancelled in 1904	242	638,100 00
Net risks in force 31st December, 1904	863	\$2,381,950 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$103,511 50
Amount of all premium notes, after deducting all payments thereon and assessments levied	97,027 81
Amount of premium notes received during the year 1904	31,777 50
Payments on premium notes of 1904, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1904	2,969 33
Notes for fixed payments or assessments unpaid at 31st December, 1904	56 90

THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

Commenced business 11th December, 1857.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Wm. Marr	Odell, Ont.
John Thornicroft	Lambeth, Ont.
Wm. H. Beattie	Wilton Grove, Ont.
D. A. McPherson	Glanworth, Ont.
Jno. Crinklaw	White Oak, Ont.
John Kerr	Glanworth, Ont.

Officers:

Jno. Thornicroft, President	Lambeth, Ont.
Jno. Kerr, Vice-President	Glanworth, Ont.
R. S. Nichol, Treasurer	Hubrey, Ont.
Andrew Elliott, Secretary	Pond Mills, Ont.

Unassessed premium note capital, \$44,276.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash value of debentures	\$10,000 00
Cash on hand at head office	\$ 30,27
Cash on deposit to the Company's credit, not drawn against, in the Canadian Savings and Loan Company, London	2,176 42
Dominion Bank	1,943 82
Huron and Erie Loan Savings Company, London	3,230 63
	7,381. 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied	44,276 31
Total assets	\$61,657 45

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$16 269 82
Cash received for fixed payments of 1904	\$ 3,612 28
“ interest	628 29
“ engine licenses	17 00
Total receipts	\$4,257 57

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license	\$ 20 81
“ salaries, directors’ and auditors’ fees	388 00
“ agents’ commission	169 50
“ investigation of claims	28 50
“ travelling expenses	17 50
“ rent and taxes	15 00
“ printing, stationery and advertising	78 37
“ postage, telegrams and express	18 50
Total expenses of management	<u>\$736 18</u>

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	2,107 32
“ rebate	42 71
“ error in interest (charged back)	3 75
“ return premiums	256 29
Total expenditure	<u>\$3,146 25</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Three years.

Mutual	\$1,665,440
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,004	\$1,621,570
Policies new and renewed during 1904	466	785,745
Gross number and amount during 1904	1,470	\$2,407,315
Deduct expired or cancelled in 1904	455	741,875
Net risks in force on mutual system 31st December, 1904	<u>1,015</u>	<u>\$1,665,440</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year
risks.

Amount of face of all premium notes legally liable to assessment	\$49,963 20
Amount of all premium notes, after deducting all payments thereon and assessments levied	44,276 31
Amount of premium notes received during the year 1904	23,572 35
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,458 77

EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Mawhinney	Glencoe, Ont.
John C. Fletcher	Melbourne, Ont.
John P. Corneil	Appin, Ont.
Malcolm Galbraith	Ekfrid, Ont.
Wm. H. Watterworth	Woodgreen, Ont.
John E. Hull	Glencoe.

Officers:

Jno. P. Corneil, President	Appin, Ont.
Jno. C. Fletcher, Vice-President	Melbourne, Ont.
A. P. McDougald, Secretary-Treasurer	Melbourne, Ont.

Unassessed premium note capital, \$36,706.81.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Amount of debentures	\$2,577 63
“ cash on hand 31st December, 1904	\$3 94
“ cash in Traders' Bank, Glencoe	3 88
	7 82
“ unpaid of fixed payments of 1904	136 94
“ prior fixed payments still unpaid (not extended)	\$55 40
“ premium notes in force, after deducting all payments thereon and assessments levied	36,706 81
“ accrued interest	31 25
Total assets	<u>\$39,460 45</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance 31st December, 1903 (not extended)	\$314 32
Cash received from fixed payments of 1904	\$2,689 48
“ from fixed payments of prior years	160 04
“ from transfer fee	7 50
“ from interest	115 52
“ from investments (not extended)	\$974 62
Total receipts	<u>\$2,972 57</u>

EXPENDITURE.

Expenses of Management:

Amount paid for salaries, directors' and auditors' fees	\$213 00
“ investigation of claims	13 75
“ printing, stationery, etc.	27 03
“ postage, etc.	25 00
“ statutory assessment and license	17 90
“ rent and taxes	3 25
“ travelling expenses	2 00
“ other expenses	14 00

Total expenses of management	\$315 93
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Miscellaneous Payments:

Amount paid for losses which occurred in 1904	3,011 91
“ rebate	25 85
“ investments (not extended)	\$900 00

Total expenditure	<u>\$3,351 69</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual	\$1,402,945
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	926	\$1,323,380
Policies taken during 1904	350	526,580
Number during 1904	1,276	\$1,849,960
Deduct expired and cancelled in 1904	321	447,015
Net risks in force 31st December, 1904	955	<u>\$1,402,945</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$42,088 35
Amount of premium notes, after deducting all payments thereon and assessments levied	36,706 81
Amount of premium notes received during 1904	15,797 40
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,689 48
Notes for fixed payments unpaid 31st December, 1904	136 94

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Oscar McMichael	Waterford, Ont.
Jacob Goble	Villanova, Ont.
J. R. Wilson	Waterford, Ont.
Robert Lanning	Villanova, Ont.
W. P. Skerrow	Bloomsburg, Ont.
Oscar L. Haviland	Boston, Ont.
J. W. Wallace	Townsend Centre, Ont.
W. S. Mason	Rockford, Ont.
W. H. Overholt	Bealton, Ont.

Officers:

Oscar McMichael, President	Waterford, Ont.
W. P. Skerrow, Vice-President ..	Bloomsburg, Ont.
James Ross, Secretary-Treasurer	Waterford, Ont.

Unassessed premium note capital, \$36,923.40.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS

Cash on hand at head office	\$530 37	
Cash in Ontario Bank, Waterford	2,072 52	
		\$2,602 89
Amount of premium notes in force, after deducting all payments thereon and assessments levied		36,923 40
Amount of fixed payments of 1904 still unpaid		6 89
Total assets		<u>\$39,533 18</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$12 73	
Cash received at taking of application		\$315 00
“ as fixed payments of 1904		3,058 74
“ as fixed payments of prior years		6 38
“ as interest		23 48
“ as extra premiums		1 65
“ as assessments of prior years		3 68
Total		<u>\$3,408 93</u>

EXPENDITURE.

Expenses of Management:

Amount paid for agents' commission	\$236 25
“ statutory assessment	18 53
“ investigation of claims	6 00
“ printing, etc.	22 25
“ salaries, directors' and auditors' fees	365 35
“ postage, etc.	13 37

Expenses of management	\$661 75
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Miscellaneous Payments:

Amount paid for losses which occurred during 1904	113 85
“ rebate	43 17

Total expenditure	\$818 77
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,382,855

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	821	\$1,387,475
Policies taken during 1904	315	526,690
Total number and amount in force at any time in 1904	1,136	\$1,914,165
Deduct expired and cancelled in 1904	329	531,310
Net risks in force at 31st December, 1904	807	\$1,382,855

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$42,801 67
Amount of all premium notes, after deducting all payments made thereon and assessments levied	36,923 70
Amount of premium notes received during the year 1904	16,266 06
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,139 45

WALPOLE FARMER'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

Commenced business 27th July, 1867.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Robert Miller	Nanticoke, Ont.
James Martin	Selkirk, Ont.
Fred. Harrison	Hagersville, Ont.
J. N. Howard	Springvale, Ont.
E. B. McDonald	Jarvis, Ont.
James B. Wilson	Jarvis, Ont.
Henry Falls	Erie, Ont.
Charles Marr	Jarvis, Ont.
R. J. Catherwood	Hagersville, Ont.

Officers:

Robert Miller, President	Nanticoke, Ont.
James B. Wilson, Vice-President	Jarvis, Ont.
George Miller, Secretary-Treasurer	Jarvis, Ont.

Unassessed premium note capital, \$49,474.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand at head office	\$41 32	
Cash in Bank of Hamilton, Jarvis	6,652 38	
		\$6,693 70
Cash in agents' hands		76 50
Cash unpaid of fixed payments of 1904		167 98
" prior years (not extended)	\$76 79	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		49,474 24
Total assets		\$56,412 42

LIABILITIES.

Amount of supposed loss	\$1,214 00	
Total		\$1,214 00

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,982 48	
Cash received at taking of applications		\$158 00
" as fixed payments of 1904		2,667 20
" as fixed payments due in prior years		327 10
" for interest		127 48
Total receipts		\$3,279 78

EXPENDITURE.

Expenses of Management:

Amount paid for rent, taxes	\$2 50
“ investigation and adjustment of claims	6 00
“ statutory assessment and license	18 00
“ printing and advertising	13 75
“ salaries, directors' and auditors' fees	252 80
“ postage, express and telegrams	20 50
“ fuel and light	5 00
“ travelling expenses	10 00

Total expenses of management **\$328.55**

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	179 53
“ rebate	60 48

Total expenditure **\$568 56**

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	\$1,394,741.00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	750	\$1,333,142
Policies taken during 1904, new and renewed	132	209,898
Gross number during 1904	882	\$1,543,040
Deduct expired and cancelled in 1904	91	148,299
Net risks in force 31st December, 1904	791	\$1,394,741

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$56,805 19
Amount of all premium notes, after deducting all payments made thereon and assessments levied	49,474 24
Amount of premium notes received during the year 1904	8,616 28
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	402 00
Notes for fixed payments unpaid 31st December, 1904	28 85

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Robert McCredie	Chippewa, Ont.
J. Zavitz	Brookfield, Ont.
C. Sherk	Gasline, Ont.
J. C. Sloat	Fenwick, Ont.
Wm. Vanalstine	Crowland, Ont.
E. O. Disher	Ridgeway, Ont.
J. Edsall	Ridgeway, Ont.
J. J. Damude	Fonthill, Ont.
P. J. Willson	Marshville, Ont.

Officers:

Robert McCredie, President	Chippewa, Ont.
Wm. Vanalstine, Vice-President	Crowland, Ont.
A. H. Kilman, Secretary-Treasurer	Ridgeway, Ont.

Unassessed premium note capital, \$53,088.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	\$52 78
Cash in Imperial Bank, Welland	5,781 49
Amount unpaid of fixed payments of 1904	256 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied	53,088 35
Total assets	<u>\$59,179 27</u>

LIABILITIES.

Amount of adjusted loss	\$350 00
Total	<u>\$350 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$5,654 40
Cash received as fixed payments of 1904	\$5,006 03
" fixed payments of prior years	213 71
" interest	182 80
" workmen's risk	9 50
Total receipts	<u>\$5,412 04</u>

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license	\$24 63
“ printing, stationery and advertising	37 30
“ salaries, directors' and auditors' fees	546 65
“ postage, telegrams and express	37 70
“ travelling expenses	8 70
“ investigation of claims	40 25
“ other expenses	15 05

Total expenses of management	\$710 28°
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	4,481 25
“ rebates	40 64

Total expenditure	<u>\$5,232 17</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Mutual	\$2,036,621
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,541	\$2,013,029
Policies new and renewed in 1904	566	765,054
Gross number during 1904	2,107	\$2,778,083
Less expired and cancelled during 1904	568	741,462
Net risks in force on mutual system 31st December, 1904	1,539	<u>\$2,036,621</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$62,463 18
Amount of all premium notes, after deducting all payments thereon and assessments levied	53,088 35
Amount of premium notes received during the year 1904	23,567 36
Payments on the premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,874 22

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the Year 1905:

Directors:

Wm. Bell	Caistorville, Ont.
H. E. Harriscn	Blackheath, Ont.
Thomas Howden	Conboyville, Ont.
Thomas Bell	Glanford Station, Ont.
Charles Walker	Cayuga, Ont.
Robert Johnston	Empire, Ont.

Officers:

Wm. Bell, President	Caistorville, Ont.
Robert Johnston, Vice-President	Empire, Ont.
Isaac Hanson, Secretary-Treasurer	Blackheath, Ont.

Unassessed premium note capital, \$37,636.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	\$ 114 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied	37,636 41
Total assets	<u>\$37,751 37</u>

LIABILITIES.

Amount of borrowed money	\$800 00
Total	<u>\$800 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,446 67
Cash received for assessments levied prior to 1904	\$ 105 19
" transfer fees	7 95
" interest	19 85
" borrowed money	800 00
Total receipts	<u>\$932 99</u>

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	\$	50
“ rent and taxes		50
“ statutory assessment and license		17 10
“ printing, etc.		4 50
“ salaries, directors' and auditors' fees		270 90
“ postage, telegrams and express		17 71
“ membership fee Mutual Underwriters' Ass.		2 50
Total expenses of management		\$313 71

Miscellaneous Payments:

Amount paid for losses which occurred during 1904		1,950 99
Total expenditure		<u>\$2,264 70</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	Three years.
Mutual	\$1,288,195

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	805	\$1,241,050
Policies taken during 1904, new and renewed	332	528,345
Gross number during 1904	1,137	\$1,769,395
Deduct expired and cancelled in 1904	311	481,200
Net risks in force at 31st December, 1904	826	<u>\$1,288,195</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$39,171 45
Amount of all premium notes, after deducting all payments thereon and assessments levied	37,636 41
Amount of premium notes received during the year 1904	16,060 65

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

James Fearman	York, Ont.
James Downey	Willowgrove, Ont.
P. Kinnear	De Cewsville, Ont.
R. E. King	De Cewsville, Ont.
John Bell	Mount Healy, Ont.
W. S. Dunnet	Clanbrassil, Ont.

Officers:

Jas. Fearman, President	York, Ont.
P. Kinnear, Vice-President	De Cewsville, Ont.
David Kett, Secretary-Treasurer	Willowgrove, Ont.

Unassessed premium note capital, \$17,409.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$	21 87
Amount of assessments of 1904, still unpaid		1 31
“ “ cash in agents' hands		21 00
“ “ premium notes in force, after deducting all payments thereon and assessments levied		17,409 25
Total assets		<u>\$17,453 43</u>

LIABILITIES.

Amount of borrowed money	\$	150 00
“ “ interest		1 72
Total		<u>\$151 72</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$118 16
Cash received at taking of applications	\$ 60 00
“ “ for assessments of prior years	47 77
“ “ for borrowed money	150 00
Total receipts	<u>\$257 77</u>

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	\$1 00
“ fuel and light	2 00
“ statutory assessment and license fee	10 69
“ printing, stationery and advertising	3 50
“ salaries, directors' and auditors' fees	96 00
“ postage, telegrams and express	6 00
Total expenses of management.....	\$119 19

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	234 87
Total expenditure	<u>\$354 06</u>

CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Three years.

Mutual \$605,120

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	347	\$583,710 00
Policies new and renewed during 1904	126	231,135 00
Gross number during 1904	473	\$814,845 00
Less expired and cancelled in 1904	120	209,725 00
Net risks in force on mutual system 31st December, 1904	353	<u>\$605,120 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year
risks.

Amount of face of all premium notes held by Company, and legally liable to assessment	18,518 99
Amount of all premium notes, after deducting all payments thereon and assessments levied	17,409 25
Amount of premium notes received during the years 1904	7,110 06

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

D. H. Brown	Port Alma, Ont.
Byron Robinson	Wheatley, Ont.
John C. Russell	Merlin, Ont.
Christopher Coulter	Wheatley, Ont.
D. Fletcher	Fletcher, Ont.
Thomas Liddle	Wheatley, Ont.
Thomas C. Renwick	Romney, Ont.
John Vester	Blenheim, Ont.
John Greaves	Essex, Ont.
Nelson H. Shepley	Ouvry, Ont.
Edmund J. Wigle	Kingsville, Ont.
Samuel Burk	Blenheim, Ont.

Officers:

Thomas Liddle, President	Wheatley, Ont.
Byron Robinson, Vice-President	Wheatley, Ont.
Thomas C. Renwick, Secretary-Treasurer	Romney, Ont.

Unassessed premium note capital, \$23,057.02.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	\$90 34	
Cash in Merchants Bank, Wheatley	2,563 51	
		<u>\$2,653 85</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied		23,057 02
Amount of fixed payments of 1904 unpaid		217 69
Amount of office furniture and safe (not extended)	\$140 00	
		<u>\$25,928 56</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$2,461 81	
Cash received as fixed payments of 1904		\$1,861 53
“ fixed payments of prior years		76 89
“ interest		78 78
“ transfer fees and extra risks		1 80
Total receipts		<u>\$2,019 00</u>

EXPENDITURE.

Expenses of Management:

Cash paid for commission	\$111 50
“ rent	16 00
“ travelling expenses	31 20
“ salaries, directors' and auditors' fees	229 00
“ investigation of claims	8 60
“ postage, etc	12 03
“ statutory assessment and license fee	12 23
“ printing, stationery, and advertising	24 25
“ other expenses	13 00
Total expenses of management	\$457 81

Miscellaneous Payments:

Cash paid for losses during 1904	1,271 10
“ rebate	98 05

Total expenditure	<u>\$1,826 96</u>
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual	\$11,063	\$4,700	\$798,681	\$814,444

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	590	\$741,648
Policies new and renewed during 1904	224	312,629
Gross number during 1904	814	\$1,054,277
Less expired and cancelled in 1904	185	239,833
Net risks in force on mutual system 31st December, 1904	629	<u>\$814,444</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year or less.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$132 20	\$102 90	\$23,617 30	\$23,852 40
Amount of all premium notes, after deducting all payments thereon and assessments levied	105 62	82 08	22,869 32	23,057 02
Amount of premium notes received during the year	132 20	76 70	10,584 14	10,793 04
Payments on premium notes of 1904, including all sums credited on said premium notes:				
Cash paid up to 31st Dec., 1904	20 68	15 38	1,825 47	1,861 53
Notes for fixed payments unpaid 31st Dec., 1904	5 90	.....	211 79	317 69

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

C. M. Simmons	Ivan, Ont.
S. P. Zavitz	Coldstream, Ont.
Alexander Gray	Coldstream, Ont.
Aaron Demery	Amiens, Ont.
Thomas Bogue	Strathroy, Ont.
E. R. Stonehouse	Lobo, Ont.
E. J. Ling	Ferguson, Ont.
Duncan Cameron	Duncrief, Ont.
Neil A. Graham	Ivan, Ont.
William McClung	Falkirk, Ont.
William Robinson	Komoka, Ont.
John Oliver	Duncrief, Ont.
H. W. Harris	Coldstream, Ont.
W. H. Caverhill	Vanneck, Ont.
J. C. McDonald	Spring Bank, Ont.

Officers:

C. M. Simmons, President	Ivan, Ont.
S. P. Zavitz, Vice-President	Coldstream, Ont.
J. Marsh, Secretary-Treasurer	Coldstream, Ont.

Unassessed premium note capital, \$26,498.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	\$ 413 41
Cash in Bank of Toronto, London	769 86
Amount unpaid of fixed payments of 1904	65 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied	26,498 35
Total assets	<u>\$27,746 88</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,008 71
Cash received as fixed payments of 1904	\$ 1,747 85
“ “ “ prior years	21 80
“ interest	85 75
“ transfer fees	2 50
Total receipts	<u>\$1,857 90</u>

EXPENDITURE.

Expenses of Management:

Amount paid for statutory assessment and license fee	\$ 12 96
“ postage, etc.	66 01
“ salaries and directors' fees	157 50
“ agents' commission	108 00
“ investigation and adjustment of claims	15 00
“ other expenses	2 85

Total expenses of management	\$362 32
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	3,280 65
“ rebate	40 37

Total expenditure	\$3,683 34
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CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1904.

Three years.

Mutual	\$878,862
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	545	\$817,024
Policies new and renewed during 1904	220	326,938
Gross number during 1904	765	\$1,143,962
Less expired and cancelled in 1904	195	265,100
Net risks in force on mutual system 31st December, 1904	570	\$878,862

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$35,154 48
Amount of all premium notes, after deducting all payments thereon and assessments levied	26,498 35
Amount of premium notes received during the year 1904	13,077 52
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December 1904	663 41

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Albert Duncan	Petrolea, Ont.
James Armstrong	Alvinston, Ont.
Peter McPhedran	Wanstead, Ont.
Thomas Steadman	Wyoming, Ont.
John W. Kingston	Watford, Ont.
Henry McBryan	Jura, Ont.

Officers:

Albert Duncan, President	Petrolea, Ont.
Thomas Steadman, Vice-President	Wyoming, Ont.
W. G. Willoughby, Secretary-Treasurer	Walnut, Ont.

Unassessed premium note capital, \$105,297.97.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Cash on hand, head office	\$8 54	
Cash in Industrial Mortgage and Saving Co., Sarnia	4,381 14	
Cash in Merchants' Bank, Watford	4,787 61	
		\$9,177 29
Amount of short date notes, or due bills, less than one year overdue		1,352 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied		105,297 97
Total assets		<u>\$115,828 06</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,733 04	
Cash received as fixed payments of 1904		\$11,783 15
“ fixed payments of prior years		1,055 50
“ interest		156 76
Refunded commission and fees		8 65
Total receipts		<u>\$13,004 06</u>

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	\$1,047 75
“ statutory assessment	48 45
“ printing, stationery and advertising	63 37
“ salaries, directors' and auditors' fees	721 00
“ postage, telegrams and express	104 03
“ rent	5 00
“ investigation and adjustment of claims	58 20
“ memo books and expenses	61 45
“ other expenses	5 20

Total expenses of management \$2,114 45

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	4,949 83
" rebate	428 20
" reinsurance	67 33
Total expenditure	<u>\$7,559 81</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$4,774,357
Less amount re-insured	11,424
Amount actually carried by Company at 31st December, 1904	<u>\$4,762,933</u>

MOVEMENT IN RISKS:

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	3,648	\$4,454,933
Policies new and renewed during 1904	1,396	1,774,980
Gross number and amount during 1904	5,044	\$6,229,913
Less expired and cancelled in 1904	1,239	1,455,556
Net risks in force on mutual system 31st December, 1904	3,805	<u>\$4,774,357</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$142,697 23
Amount of all premium notes, after deducting all payments thereon and assessments levied	105,297 97
Amount of premium notes received during the year 1904	52,758 40
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	11,783 15
Notes for fixed payments unpaid 31st December	1,352 80

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

J. W. Elliott, ...	Bryanston, Ont.
W. C. Hodgins	Southgate, Ont.
Peter Elson, M.P., ...	London, Ont.
Samuel Wheaton	Brough, Ont.
Frederick Fitzgerald	Ballymote, Ont.
A. McLean	Ilderton, Ont.
T. N. Talbot	Ballymote, Ont.
R. M. Hobbs	Birr, Ont.
John Haskett, ...	Ilderton, Ont.

Officers:

W. C. Hodgins, President	Southgate, Ont.
R. M. Hobbs, Vice-President	Birr, Ont.
Edward Dann, Secretary	Bryanston, Ont.
Thomas H. Talbot, Treasurer	Arva, Ont.

Unassessed premium note capital, \$47,314.00.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Cash in Canadian Savings and Loan Company, London	\$1,154 47	
Cash in Agricultural Savings and Loan Company, London ...	3,850 47	
		\$5,005 23
Amount unpaid of fixed payments of 1904		135 06
“ “ prior years		59 52
Amount of premium notes in force after deducting all payments thereon and assessments levied	47,314 00	
Total assets		<u>\$52,454 29</u>

LIABILITIES.

Amount of directors' and agents' fees, unpaid	\$14 20
Total liabilities	<u>\$14 20</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$2,415 74	
Cash received for fixed payments of 1904		\$3,759 39
“ “ prior years		59 52
Cash received for interest		137 64
Total		<u>\$3,956 55</u>

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	\$7 00
“ commission to agents	357 00
“ statutory assessment and license	22 64
“ printing, stationery and advertising	16 23
“ salaries, directors' and auditors' fees	365 00
“ postage	25 09

Total expenses of management	\$792 96
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	357 75
“ rebate	216 35

Total expenditure	<u>\$1,367 06</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,879,513

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,230	\$1,809,194
Policies new and renewed during 1904	437	644,762
Gross number and amount during 1904	1,667	\$2,453,956
Less expired and cancelled in 1904	412	574,443
Net risks in force 31st December, 1904	1,255	<u>\$1,879,513</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$56,656 82
Amount of all premium notes, after deducting all payments made thereon and assessments levied	47,314 00
Amount of premium notes received during the year 1904	19,429 12
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	3,759 39
Notes for fixed payments unpaid 31st December, 1904	135 06

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

*Henry Buller	Selton, Ont.
James Leatherdale	Harwich, Ont.
Geo. Stevens	Morpeth, Ont.
David Wilson	Morpeth, Ont.
James Serson	Morpeth, Ont.
W. C. Sifton	Palmyra, Ont.
Joel Wootton	Highgate, Ont.
Colon K. Campbell	Northwood, Ont.
Daniel McKay	Selton, Ont.
Robt. L. Smyth	Fargo, Ont.
R. J. Johnston	Harwich, Ont.
Angus Gillanders	Highgate, Ont.
T. Tyhurst	Pinehurst, Ont.
N. P. Weekes	Thamesville, Ont.
W. J. Huffman	Blenheim, Ont.

Officers:

*Henry Buller, President	Selton, Ont.
W. C. Sifton, Vice-President	Palmyra, Ont.
E. D. Mitton, Secretary-Treasurer	Ridgetown, Ont.

Unassessed premium note capital, \$69,364.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.	
Township of Howard debentures	\$5,363 48
Cash on hand	\$228 72
Cash in Traders' Bank, Ridgetown	4,461 98
	4,690 70
Amount of fixed payments for 1904 still unpaid	210 80
Amount of premium notes in force after deducting all payments thereon and assessments levied	69,364 16
Total assets	\$79,629 14

LIABILITIES.—None.

RECEIPTS.	
Cash balance 31st December, 1903 (not extended)	\$7,989 73
Cash received for fixed payments of 1904	\$5,165 49
“ fixed payments of prior years	194 10
“ extra risks	4 00
“ interest	186 44
“ investments (not extended)	\$1,838 93
Total receipts	\$5,550 03

*Deceased.

EXPENDITURE.

Expenses of Management:

Cash paid for fuel and light	\$13 50
" investigation of claims	134 40
" salaries and directors' fees	635 60
" statutory assessment and license fee	29 56
" printing, stationery and advertising	87 95
" postage, telegrams and express	55 55
" Mutual Fire Underwriters' Asso. dues	3 00
" travelling expenses	32 00
" directors on committee	6 80
" searching registry	2 00

Total expenses of management \$1,000 36

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$135 25
" losses which occurred during 1904	2,254 47
	2,389 72
" rebates	108 94
" investments (not extended)	\$7,188 97

Total expenditure \$3,499 02

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$2,649,655

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,742	\$2,518,540
Policies new and renewed during 1904	666	1,015,100
Gross number during 1904	2,408	\$3,533,640
Less expired and cancelled in 1904	650	883,985
Net risks in force 31st December, 1904	1,758	\$2,649,655

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of premium notes held by the Company, and legally liable to assessment	\$79,489 65
Amount of all premium notes, after deducting all payments thereon and assessments levied	69,364 16
Amount of premium notes received during the year 1904	30,453 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid to 31st December, 1904	1,966 05
Notes for fixed payments	85 15

YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

Commenced business 17th October, 1881.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

S. Buck	St. Thomas, Ont.
W. G. Sanders	St. Thomas, Ont.
Seth W. Zavitz	Sparta, Ont.
M. H. Penhale	St. Thomas, Ont.
G. Westlake	Yarmouth Centre.
W. L. Vansyckle	Union, Ont.

Officers:

G. Westlake, President	Yarmouth Centre, Ont.
W. L. Vansyckle, Vice-President	Union, Ont.
W. H. Elliott, Secretary-Treasurer	New Sarum, Ont.

Unassessed premium note capital, \$34,515.40.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904:

ASSETS.

Actual cash on hand at head office	\$3 97	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas.....	14 56	\$18 53
Amount unpaid of assessments which were levied during 1904		15 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied		34,515 40
Total assets		<u>\$34,549 55</u>

LIABILITIES.

Amount of supposed claims	\$31 36
“ salaries due	10 00
Total	<u>\$41 36</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$572 32	
Cash received as fixed payments of 1904		\$1,067 40
“ for assessments of 1904		2,236 68
“ for interest		26 65
“ as transfer fees and engine licenses		31 00
Total receipts		<u>\$3,361 73</u>

EXPENDITURE.**Expenses of Management:**

Amount paid for statutory assessment and license	\$17 41
“ printing and stationery	20 25
“ salaries, directors' and auditors' fees	312 50
“ fuel and rent	2 00
“ investigation of claims	16 50
“ postage	9 69
“ other expenses	60

Total expenses of management	\$378 95
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	3,534 69
“ rebate	1 88

Total expenditure	\$3,915 52
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	One year or less.	Two years and over but under three years.	Three years.	Total.
Mutual	\$12,530	\$17,900	\$1,300,382	\$1,330,812

MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1903	839	\$1,273,241
Policies new and renewed during 1904	274	437,962
Gross number and amount during 1904	1,113	\$1,711,203
Less expired and cancelled during 1904	263	380,391
Net risks in force 31st December, 1904	850	\$1,330,812

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	One year risks.	Two year and over but under three year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally li- able to assessment	\$177 24	\$437 19	\$38,902 84	\$39,517 27
Amount of all premium notes after de- ducting all payments thereon and assessments levied	159 36	376 97	33,979 07	34,515 40
Amount of premium notes received during the year 1904	178 99	41 94	12,674 46	12,895 39
Cash paid up to 31st December, 1904	14 94	3 51	1,048 91	1,067 40

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

J. T. Rogers	Iona, Ont.
John R. Gow	Wallacetown, Ont.
Jno. Fletcher	Cowal, Ont.
D. Carmichael	West Lorne, Ont.
Arch'd McColl	Aldboro, Ont.
Jno. McPherson	Campbellton, Ont.

Officers:

Jno. McPherson, President	Campbellton, Ont.
Arch'd McColl, Vice-President	Aldboro, Ont.
W. A. Galbraith, Secretary-Treasurer	Iona Station, Ont.

Unassessed premium note capital, \$40,319.51.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand at head office	\$71 77	
Cash in Traders' Bank, Dutton	2,021 68	
“ Merchants' Bank, West Lorne	247 30	
		\$2,340 75
Amount unpaid of fixed payments of 1904		619 00
“ assessments of prior years unpaid (not extended)	\$62 35	
“ premium notes in force after deducting all payments thereon		
“ and assessments levied		40,319 51
Office safe (not extended)	\$110 00	
Total assets		<u>\$43,279 26</u>

LIABILITIES.

Amount of supposed loss	\$21 00	
Total		<u>\$21 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,388 34	
Amount of cash received for fixed payments of 1904		\$2,838 91
“ “ assessments levied in prior years		16 00
“ “ interest		37 32
Total receipts		<u>\$2,892 23</u>

EXPENDITURE.

Expenses of Management:

Amount paid for interest	\$1 50
“ travelling expenses	21 00
“ postage, etc.	37 75
“ statutory assessment and license	19 83
“ printing, stationery and advertising	35 00
“ salaries, directors' and auditors' fees	205 00
“ rent and taxes	6 00
“ other expenses	2 50

Total expenses of management \$328 58

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	1,550 10
“ rebate	61 14

Total expenditure \$1,939 82

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Mutual	Three years. \$1,571,280 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,129	\$1,521,300
Policies new and renewed during 1904	433	656,355
Gross number during 1904	1,562	\$2,177,655
Deduct expired and cancelled in 1904	422	606,375
Net risks in force 31st December, 1904	1,120	<u>\$1,571,280</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company and legally liable to assessment	Three year risks. \$47,138 46
Amount of all premium notes, after deducting all payments thereon and assessments levied	40,319 51
Amount of premium notes received during the year 1904	19,690 45
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,103 61
Notes for fixed payments or assessments unpaid	208 85

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

Wm. Young	Mount Brydges, Ont.
H. Buchanan	Mount Brydges, Ont.
J. Ferguson	Strathroy, Ont.
J. Stuart	Burwell Road, Ont.
D. N. McGugan	Strathroy, Ont.
J. Bradt	Delaware, Ont.
D. Campbell	Southwold, Ont.
J. M. Kaiser	Howlett, Ont.
Jas. J. Sutherland	Mount Brydges, Ont.
R. Sutherland	Mount Brydges, Ont.
W. S. Wild	Delaware, Ont.
J. D. Carruthers	Melbourne, Ont.
W. Neale	Mount Brydges, Ont.

Officers:

Wm. Young, President	Mount Brydges, Ont.
J. M. Kaiser, Vice-President	Howlett, Ont.
Wm. E. Sawyer, Sec.-Treasurer	Mount Brydges, Ont.

Unassessed premium note capital, \$43,966.34.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	\$227 29	
Actual cash in Union Bank, Mount Brydges	1,594 94	
		\$1,822 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,966 34
Total assets		<u>\$45,788 57</u>

LIABILITIES.

Amount of retained balance premium notes	\$106 70
" directors' fees	5 60
Total liabilities	<u>\$112 30</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,973 75
Cash received at taking of applications	\$189 00
" as fixed payments of 1904	528 43
" as assessments of 1904	1,845 02
" as interest	108 09
" as transfer fees, etc.	7 50
Total receipts	<u>\$2,678 04</u>

EXPENDITURE.**Expenses of Management:**

Amount paid for commission to agents	\$189 09
“ investigation and adjustment of claims	18 00
“ statutory assessment	19 91
“ printing and advertising	33 50
“ salaries, directors' and auditors' fees	304 40
“ postage, telegrams and express	23 32
“ travelling expenses	18 55
“ other expenses	6 50

Total expenses of management \$613 18

Miscellaneous Payments:

Cash paid for losses which occurred prior to 1904	\$23 00
“ “ during 1904	3,566 93
	3,589 93

Cash paid for rebate 51 45

Total expenditure \$4,254 56

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Three years.

Mutual \$1,585,508

MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1903	959	\$1,526,663
Policies new and renewed during 1904	378	595,015
Gross number during 1904	1,337	\$2,121,678
Less expired and cancelled in 1904	359	536,170
Net risks in force on mutual system 31st December, 1904	978	<u>\$1,585,508</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$47,565 24
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,966 34
Amount of premium notes received during the year 1904	17,850 80
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	528 43

NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

M. E. Lyon	Aylmer, Ont.
G. Neely	Dorchester, Ont.
J. C. Dance	Kingsmill, Ont.
John A. Charlton	Springfield, Ont.
P. H. Rickard	Crampton, Ont.
S. Barr	Mossley, Ont.

Officers:

M. E. Lyon, President	Aylmer, Ont.
G. Neely, Vice-President	Dorchester Station, Ont.
D. D. York, Secretary-Treasurer	Harrietsville, Ont.

Unassessed premium note capital, \$77,642.91.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash on hand at head office	\$67 00
Cash deposit, Bank of Toronto, Dorchester	5,118 93
“ in Traders' Bank, Aylmer	8,709 72
“ in Traders' Bank, Ingersoll	1,324 25
“ in Sovereign Bank, Aylmer	5,259 15
	\$20,479 05
Amount unpaid of fixed payments of 1904	456 15
Amount of premium notes in force after deducting all payments thereon and assessments levied	77,642 91
Total assets	<u>\$98,578 11</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$19,445 16
Cash received as fixed payments of 1904	\$5,879 27
“ “ prior years	2 00
Cash received as interest	584 43
Total receipts	<u>\$6,465 70</u>

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	\$27 50
" law costs	50
" travelling expenses	30 00
" printing and stationery	77 63
" statutory assessment and license	32 48
" rent	2 00
" salaries and auditors' fees	522 80
" postage	40 00
" other expenses	3 00
Total expenses of management	\$735 91
Miscellaneous Payments:	
Cash paid for losses which occurred prior to 1904	\$4 00
" " during 1904	4,559 40
	<u>4,563 40</u>
Cash paid for rebate	132 50
Total expenditure	<u>\$5,431 81</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$2,972,765

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,728	\$2,817,550
Policies taken during 1904	629	1,102,900
Gross number during 1904	2,357	\$3,920,450
Deduct expired and cancelled in 1904	598	947,685
Net risks in force 31st December, 1904	1,759	<u>\$2,972,765</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$89,182 95
Amount of all premium notes, after deducting all payments thereon and assessments levied	77,642 91
Amount of premium notes received during the year 1904	33,087 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,186 54

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1905: .

Directors:

Donald Turner	Southwold Station, Ont.
Angus McLarty	St. Thomas, Ont.
John G. Chapman	St. Thomas, Ont.
A. J. Silcox	Frome, Ont.
Edgar Silcox	Shedden, Ont.
Mungo McNabb	Cowal, Ont.

Officers:

Donald Turner, President	Southwold Station, Ont.
Angus McLarty, Vice-President	St. Thomas, Ont.
Matthew Silcox, Secretary-Treasurer	Shedden, Ont.

Unassessed premium note capital, \$51,768.23.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Amount of debentures	\$3,000 00
Cash on hand at head office	\$2 25
Cash on deposit to Company's credit at Imperial Bank, St. Thomas	2,250 66
	2,252 91
Amount unpaid of assessments levied during 1904	242 84
Amount unpaid of assessments in prior years	68 30
“ “ (not extended)... ..	\$10 79
Amount of premium notes in force, after deducting all payments thereon and assessments levied	51,768 23
Total assets	\$57,332 28

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,184 80
Cash received at taking of application	\$3 80
Cash received for assessments levied in 1904	2,589 45
Cash received for assessments levied prior to 1904	281 42
Cash received for interest	154 40
Total receipts	\$3,029 07

EXPENDITURE.**Expenses of Management:**

Amount paid for agents' commission	\$56 50
“ statutory assessment and license	18 47
“ printing and stationery	12 50
“ salaries, directors' and auditors' fees	313 00
“ postage, etc.	22 54
“ rent	8 00

Total expenses of management	<u>\$431 01</u>
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Miscellaneous Payments:

Amount paid for losses which occurred during 1904	1,504 00
“ rebate	25 95

Total expenditure	<u><u>\$1,960 96</u></u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	\$1,444,570

MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1903	778	\$1,381,845
Policies taken during 1904 new or renewed	245	461,700
Gross amount in force at any time in 1904	1,023	\$1,843,545
Deduct expired and cancelled in 1904	235	398,975
Net risks in force 31st December, 1904	788	<u><u>\$1,444,570</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment	\$57,782 80
Amount of all premium notes, after deducting all payments thereon and assessments levied	51,768 23
Amount of premium notes received during 1904	18,468 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	2,591 95
Notes for fixed payments or assessments unpaid 31st December, 1904	242 84

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

Commenced business 3rd February, 1875.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Benjamin Sarerus	Zurich, Ont.
Geo. Douglas	Blake, Ont.
Wm. Lamont	Blake, Ont.
John Sherritt	Harpley, Ont.
Jacob Kellermann	Dashwood.
Chris. Slade	Dashwood, Ont.
Wm. B. Battler	Zurich, Ont.
Wm. Consit	Hills Green, Ont.
J. C. Kalbfleish	Zurich, Ont.

Officers:

Benjamin Sarerus, President	Zurich, Ont.
Jacob Kellermann, Vice-President	Dashwood, Ont.
Henry Eilber, M.P.P., Manager	Crediton, Ont.

Unassessed premium note capital, \$128,924.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on deposit in Merchants Bank, Crediton	\$2,162 24	
“ Sovereign Bank, Crediton	3,829 92	
		\$5,992 16
Amount unpaid of assesments levied in 1904		87 72
Amount of premium notes in force, after deducting all payments thereon and assesments levied		128,924 24
Total assets		<u>\$135,004 12</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$2,347 84	
Cash received as fixed payments of 1904	\$	469 05
“ for assessments levied in 1904		8,541 06
“ for assessments levied in years prior to 1904		6 40
“ for salvage		15 00
“ for interest		58 90
Total receipts		<u>\$9,090 41</u>

EXPENDITURE.

Expenses of Management:

Amount paid for commission to agents	\$ 189 50
“ statutory assessment and license fee	38 04
“ printing, stationery and advertising	181 60
“ salaries, directors' and auditors' fees	347 05
“ travelling expenses	4 50
“ postage, telegrams and express	94 32
“ investigation and adjustment of claims	47 90
“ other expenses	5 23

Total expenses of management \$908 14

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	4,521 60
“ rebate	16 35

Total expenditure \$5,446 09

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Four years.

Mutual \$3,560,240

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,815	\$3,388,100
Policies taken during 1904	445	838,070
Gross number during 1904	2,260	\$4,226,170
Deduct cancelled in 1904	406	665,930
Net risks in force 31st December, 1904	1,854	<u>\$3,560,240</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four year
risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$146,202 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	128,924 24
Amount of premium notes received during the year 1904	34,493 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	9,199 29

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

J. Bradford	Dunnville, Ont.
John Gloyd	Selkirk, Ont.
Henry Schneider	South Cayuga, Ont.
William Edie	Dunnville, Ont.
Christopher Ebert	Fisherville, Ont.
Daniel Culver	Rainham Centre, Ont.
A. E. Havill	Rainham, Ont.
J. Honsberger	South Cayuga, Ont.
Henry Keifer	Rainham, Ont.
John Dixon	Dunnville, Ont.
Jacob Schaffer	Kohler, Ont.
Uriah Rittenhouse	Fisherville, Ont.

Officers:

J. Bradford, President	Dunnville, Ont.
A. E. Havill, Vice-President	Rainham, Ont.
Edwina Hoover, Secretary-Treasurer	Selkirk, Ont.

Unassessed premium note capital. \$43,828.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand	\$ 442 25	
Cash in Bank of Commerce, Cayuga	485 69	
Cash in Bank of Commerce, Dunnville	346 79	
		\$1,274 73
Amount of premium notes in force, after deducting all payments thereon and assessments levied		43,828 58
Amount unpaid of fixed payments of years prior to 1904 (not extended)	\$32 97	
Amount unpaid of assessments of 1904		280 67
Amount unpaid of assessments of prior years (not extended)	260 64	
Total assets		\$45,383 98

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$418 35	
Cash received at taking of applications	\$ 233 50	
“ as fixed payments of 1904	296 28	
“ as fixed payments of prior years	32 25	
“ as assessments levied in 1904	2,062 31	
“ as assessments levied in prior years	60 00	
“ as borrowed money	800 00	
Total receipts		\$3,484 34

EXPENDITURE.

Expenses of Management:

Amount paid for interest	\$ 16 66
“ fuel	2 00
“ statutory assessment and license	16 18
“ printing, stationery and advertising	15 00
“ salaries of directors' and auditors' fees	332 30
“ postage, etc.	13 00
“ travelling expenses	23 00
“ commission to banks	4 62

Total expense of management	\$422 76
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Miscellaneous Payments:

Amount paid for losses which occurred in 1904	1,405 20
“ in repayment of loans	800 00

Total expenditure	\$2,627 96
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	\$1,191,218 50

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	740	\$1,146,267 50
Policies new and renewed during 1904	222	367,901 00
Gross number during 1904	962	\$1,514,168 50
Less expired and cancelled in 1904	209	322,950 00
Net risks in force on mutual system 31st December, 1904	753	\$1,191,218 50

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$48,229 84
Amount of all premium notes, after deducting all payments thereon and assessments levied	43,828 58
Amount of premium notes received during the year 1904	14,813 39
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	723 29
Notes for fixed payments or assessments unpaid at 31st Dec., 1904	92 80

SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Werner Youngblut	Tavistock, Ont.
Werner Mogk	Tavistock, Ont.
A. H. Goring	Tavistock, Ont.
J. A. Fraser	Shakespeare, Ont.
John Cook	Amulree, Ont.
Leonard Schaefer	Tavistock, Ont.
Conrad Wilkes	Tavistock, Ont.
Edw. Caister	Tavistock, Ont.
John Paff	Stratford, Ont.

Officers:

Werner Youngblut, President	Tavistock, Ont.
Leonard Schaefer, Vice-President	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer	Tavistock, Ont.

Unassessed premium note capital, \$147,081.12.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand, head office	\$ 302 75	
Cash in Western Bank, Tavistock	2,654 82	
		\$2,957 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied		147,081 12
Amount unpaid of assessments of 1904		372 67
Total assets	\$150,411 36	

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,769 67	
Cash received for assessments levied during 1904	\$ 4,342 61	
“ assessments levied prior to 1904	307 23	
“ interest	10 00	
Total receipts	\$4,659 84	

EXPENDITURE.

Expenses of Management:

Amount paid for collecting assessment	\$ 77 50
“ salaries, directors’ and auditors’ fees	256 50
“ statutory assessment and license fee	35 17
“ printing, stationery and advertising	52 50
“ postage, telegrams and express	47 00
“ travelling expenses	16 00
“ investigation of claims	21 60
“ rent	10 00
“ other expenses	5 10

Expenses of management \$521 37

Miscellaneous Payments:

Cash paid for losses which occurred during 1904 2,950 57

Total expenditure \$3,471 94

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Mutual Four years.
\$3,176,840 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,390	\$3,093,920 00
Policies new and renewed during 1904	389	889,080 00
Gross number during 1904	1,779	\$3,983,000 00
Less expired and cancelled in 1904	389	806,160 00
Net risks in force on mutual system 31st December, 1904	1,390	<u>\$3,176,840 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$158,840 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	147,081 12
Amount of premium notes received during the year 1904	44,454 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1904	1,087 65

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Robert McArthur	Moorefield, Ont.
H. O. Gillrie	Drayton, Ont.
James Duncan	Drayton, Ont.
W. T. Whale	Goldstone, Ont.
J. R. Towriss	Riverbank, Ont.
R. Fotheringham	Rothsay, Ont.
Wm. Christian	Stirton, Ont.
George Wilson	Drayton, Ont.
Peter Richardson	Stirton, Ont.
Fred Wetzel	Moorefield, Ont.
George Short	Drayton, Ont.
H. W. Schneider	Glenallen, Ont.

Officers:

Robert McArthur, President	Moorefield, Ont.
W. T. Whale, Vice-President	Goldstone, Ont.
James McEwing, Secretary-Treasurer	Drayton, Ont.

Unassessed premium note capital, \$108,855.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904

ASSETS.

Cash value of real estate	\$ 1,500 00
“ on hand at head office	\$ 84 75
“ in Traders' Bank, Drayton	5,216 96
	5,301 71
Amount unpaid of fixed payments of 1904	1,032 45
“ “ “ due prior to 1904 (not extended). \$111 45	
“ of premium notes in force, after deducting all payments thereon and assessments levied	108,855 55
Total assets	\$116,689 71

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,075 34
Cash received as fixed payments of 1904	\$ 5,168 50
“ as fixed payments of prior years	662 15
“ for interest	115 60
“ rent	30 00
Total receipts	\$5,976 25

EXPENDITURE.

Expenses of Management:

Cash paid for agents' commission	\$ 558 00
" statutory assessment and license fee	32 06
" printing, stationery and advertising	133 35
" salaries, directors' and auditors' fees	386 00
" investigation and adjustment of claims	71 00
" travelling expenses	10 50
" postage, telegrams and express	38 85
" fuel and light	6 50
" rent and taxes	30 09
" treasurer's bond	15 00
" real estate account	49 13
" insurance on building	16 80
" other expenses	4 00

Total expenses of management \$1,351 28

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	2,176 50
" rebate, abatements and returned premiums	222 10

Total expenditure \$3,749 88

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Four years.

Mutual \$3,062,300 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,782	\$2,774,585 00
Policies taken during 1904	592	953,575 00
Gross number and amount in force during 1904	2,374	\$3,728,160 00
Deduct expired and cancelled in 1904	477	665,860 00
Net risks in force 31st December, 1904	1,897	<u>\$3,062,300 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Four years.

Amount of face of all premium notes held by Company and legally liable to assessment	\$149,499 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	108,855 55
Amount of premium notes received during the year 1904	38,332 00
Payments on the premium notes of 1904, including all sums credited on said premium notes, viz.:	
Amount of cash paid up to 31st December, 1904	5,168 50
Amount of notes given for fixed payments or assessments unpaid 31st Dec. 1904	1,038 55

DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

Commenced business 21st April, 1884.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

D. McIntosh	Avonbank, Ont.
C. Baird	Mctherwell, Ont.
W. Suhring	Sebringville, Ont.
J. Murray	Avonton, Ont.
H. Foley	Stratford, Ont.
John Dempsey	Fairview, Ont.

Officers:

D. McIntosh, President	Avonbank, Ont.
Henry Foley, Vice-President	Stratford, Ont.
P. Smith,* Secretary-Treasurer	Sebringville, Ont.

Unassessed premium note capital, \$53,400.44.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash in Bank of Commerce, Stratford	\$ 1,943 10
Amount unpaid of assessments of 1904	136 22
Amount unpaid of assessments levied in prior years (not extended)..	\$18 14
Amount of premium notes in force, after deducting all payments thereon and assessments levied	53,400 44
Total assets	<u>\$55,479 76</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$2,398 03
Cash received for assessments levied in 1904	\$ 3,021 67
“ assessments levied in prior years	109 66
“ interest	39 91
“ borrowed money	200 00
Total receipts	<u>\$3,371 24</u>

EXPENDITURE.**Expenses of Management:**

Amount paid for law costs	\$	8 30
“ rent		2 75
“ statutory assessment and license		22 79
“ salaries, directors' and auditors' fees		176 60
“ printing, stationery and advertising		17 90
“ postage, telegrams and express		25 35
“ investigation of claims		13 00
“ travelling expenses		20 00
“ collecting assessments		44 50
“ interest		2 50
“ other expenses		22 20

Total expenses of management		\$355 89
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Miscellaneous Payments:

Amount paid for losses incurred prior to 1904	\$	15 00
“ for losses incurred in 1904		3,255 28
		3,270 28
“ in repayment of loans		200 00

Total expenditure		\$3,826 17
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,946,600 00

MOVEMENT IN RISKS.**Mutual System.**

	Number.	Amount.
Policies in force 31st December, 1903	842	\$1,824,230 00
Policies new and renewed during 1904	366	788,930 00
Gross number during 1904	1,208	\$2,613,160 00
Less expired and cancelled in 1904	344	666,560 00
Net risks in force on mutual system, 31st December, 1904	864	\$1,946,600 00

CLASSIFICATION OF RISKS:**Farm and non-hazardous.****PREMIUM NOTES OR UNDERTAKINGS**

On Policies in force 31st December, 1904.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment	\$58,398 00
Amount of all premium notes on policies in force 31st December, 1904, after deducting all payments thereon and assessments levied	53,400 44
Amount of premium notes received during the year 1904	23,667 90
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	3,021 67
Notes for fixed payments or assessments unpaid 31st December, 1904	136 22

ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

Commenced business 9th April, 1861.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

James W. Benham	Rockwood, Ont.
John McNabb	Rockwood, Ont.
William Hindley	Oustic, Ont.
Ernest Parkinson	Eramosa, Ont.
William Scott	Eramosa, Ont.
F. B. Anderson	Fergus, Ont.

Officers:

James W. Benham, President	Rockwood, Ont.
William Scott, Vice-President	Eramosa, Ont.
Hugh Black, Secretary-Treasurer	Rockwood, Ont.

Unassessed premium note capital, \$36,384.50.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Actual cash on hand at head office	\$ 41 51	
Cash on deposit to the Company's credit, not drawn against, in the Canadian Bank of Commerce, Guelph	1,093 03	
Cash in Imperial Bank, Fergus	340 73	
Cash in Traders' Bank, Rockwood	517 09	
		\$1,992 36
Amount unpaid of instalments of 1904		272 74
Amount of premium notes in force, after deducting all payments thereon and assessments levied		36,384 50
Total assets		<u>\$38,649 60</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$3,976 52	
Cash received as fixed payments of 1904		\$ 1,221 85
" as fixed payments of prior years		281 72
" interest		111 48
Total receipts		<u>\$1,615 05</u>

EXPENDITURE.

Expenses of Management:

Amount paid for agents' commission	\$ 177 50
" statutory assessment and license	13 21
" printing, etc.	23 55
" salaries, directors' and auditors' fees	188 50
" rent	4 00
" postage	19 86
" other expenses	8 00

Total expenses of management	\$434 62
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Miscellaneous Payments:

Cash paid for losses which occurred during 1904	3,164 59
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Total expenditure	<u>\$3,599 21</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Mutual	Three years. \$891,615 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	409	\$842,115 00
Policies new and renewed during 1904	171	314,950 00
Gross number during 1904	580	\$1,157,065 00
Less expired and cancelled in 1904	150	265,450 00
Net risks in force on mutual system 31st December, 1904	430	<u>\$891,615 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Amount of face of all premium notes held by Company, and legally liable to assessment	Three years. \$38,051 05
Amount of all premium notes, after deducting all payments thereon and assessments levied	36,384 50
Amount of all premium notes received during 1904	14,712 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	473 51

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

T. Ryan	Dublin, Ont.
W. H. Passmore	Farquhar, Ont.
Wm. Roy	Bornholm, Ont.
John A. Norris	Cromarty, Ont.
F. Morley	Whalen, Ont.
J. L. Russell	Russeldale, Ont.

Officers:

Thos. Ryan, President	Dublin, Ont.
John A. Norris, Vice-President	Cromarty, Ont.
B. W. F. Beavers, Secretary-Treasurer	Farquhar, Ont.

Unassessed premium note capital, \$97,748.08.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on hand at head office	\$ 37 06	
Cash in Molson's Bank, Exeter	18 89	
Cash in Sovereign Bank, Exeter	3,227 21	
		\$3,283 16
Amount unpaid of assessments levied during 1904		121 95
Amount unpaid of assessments levied in prior years (not extended)...	\$7 24	
Amount of premium notes in force, after deducting all payments thereon and assessments levied		97,748 08
Total assets		<u>\$101,153 19</u>

LIABILITIES.—None.

RECEIPTS.

Balance 31st December, 1903 (not extended)	\$3,710 62	
Cash received for assessments levied in 1904	\$ 5,312 00	
“ assessments levied before 1904	316 72	
“ interest	58 99	
Total receipts		<u>\$5,687 71</u>

EXPENDITURE.

Expenses of Management:

Cash paid for travelling expenses	\$ 5 00
“ law costs	45 70
“ statutory assessment and license	40 71
“ salaries, directors' and auditors' fees	416 00
“ printing, stationery and advertising	86 45
“ postage, telegrams and express	79 96
“ rent and taxes	25 00
“ other expenses	20 00

Total expenses of management \$718 82

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	5,385 85
“ rebate	10 50

Total expenditure \$6,115 17

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	\$3,741,974 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	2,023	\$3,662,036 00
Policies new and renewed during 1904	646	1,205,436 00
Gross number during 1904	2,669	\$4,867,472 00
Deduct expired or cancelled in 1904	664	1,125,498 00
Net risks in force 31st December, 1904	2,005	<u>\$3,741,974 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four years.
Amount of face of all premium notes legally liable to assessment	\$111,173 81
Amount of all premium notes, after deducting all payments thereon and assessments levied	97,748 08
Amount of premium notes received during the year 1904	35,880 58
Payments on premium notes of 1904, including all payments thereon and assessments levied:	
Amount of cash paid up to 31st December, 1904	5,687 71

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

Commenced business 30th January, 1882.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Murphy	Silver Hill, Ont.
William Dawson	Vittoria, Ont.
Oliver Robertson	Windham Centre, Ont.
James H. Smith	Simcoe, Ont.
Samuel A. Stage	S. Middleton, Ont.
Alfred Roberts	Simcoe, Ont.
R. R. Reid	Lynedoch, Ont.
James Hutchinson	Walsingham Centre, Ont.
James D. Clement	Vanessa, Ont.
William Kelly	Glenmeyer, Ont.
James Stuart	Renton, Ont.
Wilson Porter	Port Dover, Ont.

Officers:

John Murphy, President	Silver Hill, Ont.
R. R. Reid, Vice-President	Lynedoch, Ont.
T. A. Moore, Secretary-Treasurer	Simcoe, Ont.

Unassessed premium note capital, \$40,876.57.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904:

ASSETS.

Cash in Molson's Bank, Simcoe	\$205 36	
Cash in treasurer's hands	166 23	
		\$371 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied		40,876 57
Amount unpaid of fixed payments in 1904		279 80
Amount of assessments levied in years prior to 1904 (not extended)	\$480 91	
Amount unpaid of fixed payments in prior years (not extended)	1,622 94	
Amount unpaid of short date notes (not extended)	91 28	
Amount of office furniture	132 50	
Total assets		<u>\$41,527 96</u>

LIABILITIES.

Amount of borrowed money	\$1,000 00
" interest accrued	10 41
" salaries and directors' fees, etc.	433 07
Total liabilities	<u>\$1,443 48</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$575 52
Cash received as fixed payments of 1904	\$3,191 55
" " prior years	509 81
Cash received for assessments levied in prior years	98 54
" interest	11 03
" transfer fees and returned commission	23 54
" fixed payments of 1905	21 00
Total receipts	<u>\$3,855 47</u>

EXPENDITURE.

Expenses of Management:

Amount paid for law costs	\$8 39
" rent	50 00
" investigation of claims	11 00
" agents' commission	831 91
" printing, stationery and advertising	28 00
" statutory assessment and license	16 93
" salaries and auditors' fees	651 80
" interest	94 50
" postage	20 00
" transfer fees paid to Secretary	16 75
" extra services President	27 00
" collections	50 00

Expenses of management \$1,806 28

Miscellaneous Payments:

Cash paid for losses which occurred during 1904	1,190 33
" " in repayment of loan	1,000 00
Cash paid for rebate	62 79

Total expenditure \$4,059 40

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Four years.
Mutual	\$1,252,109

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	1,092	\$1,223,501
Policies new and renewed during 1904	356	418,218
Gross number during 1904	1,448	\$1,641,719
Less expired and cancelled in 1904	371	389,610
Net risks in force on mutual system 31st December, 1904	1,077	<u>\$1,252,109</u>

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$49,170 37
Amount of all premium notes, after deducting all payments made thereon and assessments levied	40,876 57
Amount of premium notes received during the year 1904	16,725 15
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	1,073 48

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1905.

Directors:

John Iles	Arkell, Ont.
John McKenzie	Corwhin, Ont.
John Blake	Crieff, Ont.
John Worthington	Aberfoyle, Ont.
* Joseph Little	Hespeler, Ont.
Charles Colfas	Morrison, Ont.
George H. Laird	Guelph, Ont.
Allen Stewart	Crieff, Ont.
Peter McLean	Morrison, Ont.

Officers:

John Iles, President	Arkell, Ont.
* Joseph Little, Vice-President	Hespeler, Ont.
Wm. Rae, Secretary-Treasurer	Arkell, Ont.

Unassessed premium note capital, \$35,103.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Cash on deposit to Company's credit in Bank of Commerce, Guelph	\$504 37
Cash in agents' hands	93 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied	35,103 70
Amount unpaid of assessments of 1904	157 02
“ “ prior years	9 83
Total assets	<u>\$35,868 52</u>

LIABILITIES.

Amount of borrowed money	\$1,000 00
Total liabilities	<u>\$1,000 00</u>

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$1,643 33
Cash received for fixed payments of 1904	\$493 03
“ assessments of 1904	3,057 57
“ assessments of prior years	60 49
“ interest	30 10
“ borrowed money	1,000 00
Total receipts	<u>\$4,641 19</u>

* Deceased.

EXPENDITURE.

Expenses of Management:

Amount paid for investigation of claims	\$22 00
“ statutory assessment and license fee	17 26
“ printing, stationery and advertising	39 30
“ salaries, directors' and auditors' fees	106 00
“ postage, telegrams and express	41 71

Total expenses of management	\$226 27
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Miscellaneous Payments:

Amount paid for losses during 1904	5,426 25
Amount of rebate	19 03
“ other expenditure	15 00

Total expenditure	\$5,686 55
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

	Three years.
Mutual	\$1,337,400 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	665	\$1,257,885 00
Policies new and renewed during 1904	238	489,850 00
Gross number during 1904	903	\$1,747,735 00
Less expired and cancelled in 1904	221	410,335 00
Net risks in force 31st December, 1904	682	\$1,337,400 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment	\$40,813 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	35,103 70
Amount of premium notes received during the year 1904	15,032 35
Payments on premium notes of 1904, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1904	1,124 23
Notes for assessments unpaid, 1904	157 02

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

Commenced business 16th February, 1860.

Names and addresses of the Directors and Officers for the year 1905:

Directors:

Robert Shortreed	Guelph, Ont.
D. McCrae	Guelph, Ont.
Robert Amos	Guelph, Ont.
James Bowman	Guelph, Ont.
J. O. Cleghorn	Guelph, Ont.
John Laird	Guelph, Ont.
James Laidlaw	Guelph, Ont.
John McIntosh	Marden, Ont.
C. R. Blyth	Marden, Ont.

Officers:

Robert Shortreed, President	Guelph, Ont.
John Laird, Vice-President	Guelph, Ont.
Major G. B. Hood, Secretary-Treasurer	Guelph, Ont.

Unassessed premium note capital, \$19,246.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

ASSETS.

Amount of cash in Bank of Commerce at Guelph	\$1,341 00
Amount of premium notes in force after deducting all payments thereon and assessments levied	19,246 68
Amount unpaid of fixed payments of 1904	16 08
Amount of policy fees, 1904	2 00
Total assets	<u>\$20,605 76</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1903 (not extended)	\$679 16	
Cash received as policy fees, 1904		\$76 00
“ fixed payments of 1904		803 86
“ fixed payments of prior years		30 42
“ interest		23 05
“ policy fees, 1903		4 00
Total receipts		<u>\$936 33</u>

EXPENDITURE.

Expenses of Management:

Amount paid for postage, etc.	\$10 45
“ statutory assessment and license	9 56
“ printing, stationery and advertising	36 25
“ salaries, officers' and auditors' fees	184 00
“ sundry expenses	7 00

Total expenses of management (forward) \$247 26

Miscellaneous Payments:

Cash paid for losses which occurred during 1904 27 23

Total expenditure \$274 49

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1904.

Mutual Three years.
\$442,550 00

MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1903	218	\$467,650 00
Policies new and renewed during 1904	78	166,150 00
Gross number during 1904	296	\$633,800 00
Less expired and cancelled in 1904	90	191,250 00
Net risks in force on mutual system 31st December, 1904	206	<u>\$442,550 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1904.

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment	\$21,088 50
Amount of premium notes, after deducting all payments thereon and assessments levied	19,246 68
Amount of premium notes received during the year 1904	7,987 00
Payments on premium notes of 1904, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1904	311 80
Notes for fixed payments unpaid, 1904	7 68

Purely Mutual Fire Companies.

RECAPITULATION OF

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Real Estate cash value.	Mortgages, bonds, debentures and other securities.	Cash.	Agents' balance.	Fixed payments of 1904 unpaid.	Assessments of 1904, unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Shortdate notes.	All other Assets.	Total assets.
	\$	c.	\$	\$	c.	\$	\$	\$	\$	\$	\$	\$
Algoma Mutual.....			3,307 17	2 50	350 17			17,012 98				20,672 77
Amherst Island			2,609 56	37 21				4,480 06		7 50		7,134 33
Ayr Farmers'			1,920 35		56 90			97,027 81				99,005 06
Banerdt Mutual			98		232 78			10,755 05		41 50		11,030 31
Bay of Quinte			2,461 30		59 83			29,178 14				31,699 27
Bertie and Willoughby			5,834 27		256 65			53,088 35				59,179 27
Blanshard			2,403 38			196 57	89 00	31,471 69				34,160 64
Blenheim, North			34 57		747 17			73,212 98				73,994 72
Brant County			1,356 81			1,158 53	100 00	121,300 96				123,916 30
Canadian Millers'			10,220 64		108 00			79,151 20	1,017 69			133,830 49
Caradoc Farmers'		93,332 96	1,822 23					43,966 34				45,788 57
Clinton Township			397 63		53 50			34,282 94				34,804 15
Dereham and West Oxford			1,900 06		882 71			64,818 75				67,601 52
Downie			437 91		392 16			62,377 31				63,207 38
Durham and N. and S.			20,479 05		456 15			77,642 01				98,578 11
Dorchester			1,943 01			136 22		53,400 44				55,479 76
Dufferin Farmers			3,401 31	124 72				83,322 15				92,848 11
Duntrees N., and Waterloo, S.			3,319 57					174,234 16				178,075 03
Dunwich Farmers'			2,340 75			301 00		40,319 51		20 00		43,279 26
Easthope, South			2,957 57		619 00			147,081 92				150,411 36
Ekfrid			7 82		136 94	372 67		36,708 31	31 25			39,466 45
Elma Farmers'		2,577 63	9,795 57			289 02		125,691 75				135,776 34
Eramosa			1,992 36		272 74			36,384 30				38,649 60
Erie Farmers'			1,274 73			280 67		43,828 98				45,483 98
Farmers' Central			6,640 51	239 82	403 27	411 35	331 07	195,247 47				203,273 49
Farmers' Union			10,372 00					94,342 57		1,162 64		105,877 21
Formosa			5,863 85			39 56	36 32	180,706 04				186,645 77
Germania Farmers'			3,572 68		133 25			84,941 75				88,647 68
Glengarry Farmers'			13,306 34					78,665 52				91,972 46
Grand River			114 96					37,636 41				37,751 37

31	Grenville Patron.....	11,084 85	214 54	684 00	209 25	110 881 24	.....	.....	122,180 63	31
32	Grey and Bruce.....	4,053 85	.....	.....	.....	40 939 13	.....	.....	45,886 23	32
33	Guelp Township.....	1,341 00	16 08	.....	.....	129 245 08	.....	.....	20,605 76	33
34	Halton Union.....	2,540 83	.....	.....	.....	122 881 97	.....	325 60	123,488 40	34
35	Hamilton Township.....	3,033 25	78 72	.....	.....	70 115 22	.....	.....	73,227 19	35
36	Hay Township.....	5,992 16	.....	87 72	.....	128 924 24	.....	.....	135,004 12	36
37	Hopewell Creek.....	1,945 34	.....	159 30	45 69	34 128 00	.....	.....	36,278 33	37
38	Howick Farmers'.....	7,492 92	542 46	.....	.....	275,812 62	.....	.....	28,1818 00	38
39	Kent and Essex.....	4,690 70	210 80	.....	.....	69 364 16	.....	.....	74,629 14	39
40	Kent and Essex.....	2,653 85	.....	.....	.....	23 057 02	.....	217 69	25,928 56	40
41	Lambton Farmers'.....	9,177 29	.....	.....	.....	105,297 97	.....	1,352 80	115,828 06	41
42	Lanark.....	6,273 42	179 67	.....	.....	91 848 22	.....	.....	98 301 31	42
43	Lennox and Addington.....	7,778 03	243 49	.....	.....	44 502 15	.....	.....	45,733 26	43
44	Lobo.....	1,183 27	65 26	.....	.....	26,498 35	.....	.....	27,746 88	44
45	London Township.....	5,005 23	135 06	.....	.....	47 314 00	.....	.....	52,454 29	45
46	McGillivray.....	2,165 29	95 40	.....	.....	10,285 26	.....	.....	12,545 95	46
47	McKillop.....	10,596 82	371 55	.....	.....	108 131 70	.....	.....	114 100 07	47
48	Maple Leaf.....	2,139 37	247 70	95 28	.....	92 969 43	.....	.....	95,451 78	48
49	Midland.....	3,335 47	43 35	.....	.....	46,080 08	.....	.....	49,458 90	49
50	Nichol.....	1,503 47	255 61	.....	.....	75 393 97	.....	.....	77 153 05	50
51	Nissouri Farmers'.....	21 95	.....	782 84	75 00	144,781 03	.....	.....	145,660 82	51
52	Norfolk Farmers'.....	371 59	279 80	.....	.....	40 876 57	.....	.....	41 527 96	52
53	Oneida Farmers'.....	21 87	.....	.....	1 31	17 409 25	.....	.....	17 463 43	53
54	Otter.....	5,456 25	1,599 44	.....	.....	76 240 41	.....	.....	83,296 10	54
55	Oxford Farmers'.....	2,099 95	.....	137 92	.....	108,855 55	.....	.....	65,894 93	55
56	Peel and Maryboro'.....	5,301 71	1,032 45	.....	.....	158,810 03	.....	.....	116,689 71	56
57	Peel County Farmers'.....	9,601 95	845 82	.....	321 31	35 103 70	.....	.....	35,868 52	57
58	Pushinch.....	504 37	.....	157 02	9 83	22 722 94	.....	.....	25,258 51	58
59	Prescott Farmers'.....	2,530 57	5 00	.....	.....	26 747 12	.....	.....	28 015 16	59
60	Renfrew Farmers'.....	329 12	839 53	.....	.....	81 513 18	.....	.....	87 535 71	60
61	Saltfleet and Binbrook.....	5,433 69	.....	125 73	63 11	133 506 76	.....	.....	157 332 28	61
62	Southwold Farmers'.....	2,252 91	266 40	242 84	68 30	51 768 23	.....	.....	57 592 76	62
63	Sydenham.....	10,811 67	.....	.....	.....	36 923 40	.....	32 35	39,523 18	63
64	Townsend Farmers'.....	2,602 89	6 89	.....	.....	97 748 08	.....	.....	101 153 19	64
65	Usborne and Hibbert.....	3,293 16	.....	121 95	.....	1 930 69	.....	.....	14 233 86	65
66	Victoria.....	3,318 43	.....	8,872 23	.....	49 474 24	.....	.....	56 412 42	66
67	Waipole Farmers'.....	6,933 70	167 98	.....	.....	272 499 14	.....	.....	297 979 84	67
68	Waterloo, North.....	16,754 93	.....	708 75	67 02	161 368 78	.....	.....	163 614 88	68
69	Wawanosh, West.....	7,417 68	.....	1,172 44	325 98	44 276 31	.....	.....	61 657 45	69
70	Westminster Township.....	7,351 14	.....	.....	.....	16 823 83	.....	.....	17 527 57	70
71	Williams, East.....	327 97	375 77	.....	.....	34 515 40	.....	.....	34 549 55	71
72	Yarmouth.....	18 53	.....	15 62	.....	.....	.....	.....	.....	72
Totals.....		291,882 30	11,609 79	18,289 51	1,743 19	5,428,499 31	1 048 94	3,140 08	5,907,474 01	22 00

[illegible]

PURELY MUTUAL FIRE INSURANCE COMPANIES.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1904.

Name of Company.	Agents' commissions, etc.	Law, arbitration and Division Court costs.	Interest.	Statutory assessment and license fees.	Salaries and general expense account.	Total expenses of management.		Losses.		Re-insurance.		Refund, rebate and returned premium.		Payment of loans.		All other expenditure.		Total.
						\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1 Algoma Mutual	502 00		1 55	12 23	620 65	1,136 53	1,453 60			12 50		23 69						2,626 32
2 Amherst Island	70 13	25		6 79	76 08	133 25												153 25
3 Ayr Farmers			7 46	27 33	749 75	784 94	922 89							500 00				2,006 93
4 Bancroft Mutual	109 00	10 00	17 80	8 39	170 60	313 99	276 70					31 59				29 30		1,282 67
5 Bay of Quinte	137 50			15 93	507 48	670 91	3,291 10					22 39		729 09				3,984 40
6 Bertie and Willoughby				24 63	685 65	710 28	4,491 25					40 64						5,292 17
7 Blanshard				15 24	115 50	130 74	119 00											240 74
8 Blenheim, North			57 50	21 66	195 52	174 68	8,533 01							3,900 00				13,007 69
9 Brant County	858 72	165 00	205 50	52 41	1,213 12	2,494 75	8,450 75							11,300 00				22,245 50
10 Canadian Millers				18 92	5,547 10	5,566 02	23,678 33	132 41				565 90				(a) 3,015 63		32,458 29
11 Caradoc Farmers	189 00			19 91	404 27	613 18	3,889 93					51 45						4,294 56
12 Clinton Township	10 25		29 03	14 85	360 82	414 95	3,788 00					7 59		2,315 00				6,325 54
13 Curooss	97 50	4 00	41 00	20 86	464 92	628 28	6,578 75					1 92		2,640 50				9,849 43
14 Dereham and West Oxford			38 55	21 33	394 44	454 32	2,330 25					49 71		889 08				3,723 36
15 Dorchester, North and South				32 48	675 43	735 91	4,563 40					132 50						5,451 51
16 Downie	27 50	8 30	2 50	32 79	322 80	335 89	3,270 28							200 00				3,826 17
17 Dufferin Farmers				26 74	987 65	990 01	4,770 12	66 75										5,826 88
18 Dumfries, N. and Waterloo South	275 62		38 90	45 01	1,796 55	1,883 46	2,938 90							2,000 00				6,822 36
19 Dunwich Farmers			1 50	19 83	307 25	328 58	1,550 10					61 14						1,959 82
20 Easthope, South				35 17	486 20	521 37	2,950 57											3,471 94
21 Ektrid				17 90	298 03	315 93	3,011 91					25 85						3,353 69
22 Elma Farmers				30 20	396 50	426 70	5,106 73											5,533 43
23 Erasmus	177 50		16 66	13 21	243 91	434 62	3,164 59											3,599 21
24 Erie Farmers				16 18	389 92	422 76	1,405 20							800 00				2,627 96
25 Farmers' Central	1,020 00	3 00		55 56	1,821 79	2,900 35	11,549 45					97 21				122 00		14,669 01
26 Farmers' Union	1,518 55			33 63	387 07	2,449 25	4,410 39	83 43				292 22				300 00		7,585 29
27 Formosa	543 19	6 27		55 19	1,004 19	1,608 84	8,642 65					14 00						10,335 33
28 Germania Farmers				27 20	524 67	551 87	2,374 65											2,940 52
29 Glengarry Farmers	1,340 67			33 78	795 48	2,169 93	6,832 87					209 47						9,212 27

Grand River.....	50																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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(a) Dividends.
 (b) Invested, \$7,188.97 (not extended).
 (c) Invested, \$2,950.00 (not extended).

FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1904.

Name of Company.	Gross amount at risk on mutual plan.		Premium notes net unassessed.		Surplus of gen- eral assets over liabilities.		New business taken during 1904.		Premium notes taken during year 1904.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual.....	850,616	00	17,012	93	20,068	77	292,550	00	8,758	67
2 Amherst Island.....	199,000	00	4,480	33	7,134	33	47,885	00	1,436	55
3 Ayer Farmers.....	2,381,950	00	97,027	81	99,005	06	730,550	00	31,777	50
4 Bancroft Mutual.....	312,585	00	10,755	05	10,905	31	127,145	00	12,714	50
5 Bay of Quinte.....	1,167,060	00	29,178	14	31,699	27	389,425	00	11,699	00
6 Bertie and Willoughby.....	2,036,621	00	53,088	35	58,829	27	765,054	00	23,567	36
7 Blanshard Mutual.....	1,063,595	00	31,471	69	34,160	64	344,305	00	11,013	53
8 Blenheim North.....	1,734,850	00	73,212	98	72,951	65	432,255	00	20,352	50
9 Brant County.....	4,752,297	00	121,300	96	123,916	30	1,414,005	00	41,288	78
10 Canadian Millers.....	1,081,150	00	79,151	20	183,830	49	553,900	00	56,845	00
11 Canadac Farmers.....	1,585,508	00	43,966	34	45,676	27	595,015	00	17,850	80
12 Clinton Township.....	1,098,720	00	34,282	94	32,473	00	444,505	00	15,831	50
13 Culross.....	1,824,919	00	64,818	75	66,531	52	716,773	00	28,670	92
14 Dereham and West Oxford.....	1,716,242	00	62,377	31	61,407	38	644,985	00	25,933	15
15 Dorchester, N. and S.....	2,972,765	00	77,642	91	98,378	11	1,102,900	00	33,087	00
16 Downie Mutual.....	1,946,600	00	53,400	44	55,179	76	788,930	00	23,667	90
17 Dufferin Farmers.....	2,658,500	00	83,322	15	92,848	11	1,067,965	00	37,202	51
18 Dumfries, N., Waterloo, S.....	4,429,750	00	174,234	16	178,075	03	1,115,375	00	48,453	00
19 Dunwich Farmers.....	1,571,280	00	40,319	51	43,258	26	889,080	00	19,690	45
20 Easthope South.....	3,176,840	00	147,081	12	150,411	36	1,929,826	66	44,454	00
21 Economidical Mutual.....	4,662,039	71	207,716	91	265,846	51	1,929,826	66	135,675	15
22 Ekrid Mutual.....	1,402,981	00	36,706	81	39,460	46	526,580	00	15,797	40
23 Elma Farmers.....	2,807,548	00	125,691	75	135,776	34	910,170	00	45,508	50
24 Eramosa Mutual.....	891,615	00	36,384	50	38,619	00	314,950	00	14,712	00
25 Erie Farmers.....	1,191,218	50	43,828	58	45,383	98	367,901	00	14,813	39
26 Farmers' Central.....	6,283,531	00	195,247	47	203,273	49	2,661,822	00	92,542	00
27 Farmers' Union.....	3,408,506	00	94,342	57	105,877	21	1,239,050	00	42,819	22
28 Fire Insurance Exchange.....	457,978	00	7,915	67	38,795	73	489,169	00	16,848	26
29 Formosa Mutual.....	5,798,376	00	180,706	04	186,645	77	2,304,805	00	79,586	00
30 Germania Farmers.....	2,337,791	00	84,941	75	88,647	68	771,086	00	30,813	20
31 Glenagarry Farmers.....	3,277,730	01	78,665	52	91,950	06	1,489,635	00	44,689	05
32 Gore District.....	4,583,404	00	204,875	00	429,686	52	1,732,476	00	128,061	00
33 Grand River.....	1,288,195	00	37,636	41	36,951	37	528,345	00	16,000	65
34 Greenville Patron.....	4,233,855	00	110,831	24	122,180	03	1,642,005	00	49,260	15
35 Grey and Bruce.....	2,123,639	00	40,939	13	45,886	23	790,877	00	32,242	75
36 Guelph Township.....	442,580	00	19,246	68	20,605	76	166,150	00	7,987	00
37 Halton Union.....	4,154,165	00	122,881	97	121,489	40	1,466,830	00	50,628	95

38	Hamilton Township.....	1,741,333 00	70,115 22	73,227 20	686,070 00	30,744 25
39	Hand-in-Hand.....	969,364 00	9,789 28	13,393 81	1,003,964 00	35,233 30
40	Hay Township.....	3,560,240 00	128,924 24	135,001 12	838,070 00	34,193 40
41	Hopewell Creek.....	731,568 00	34,128 00	36,278 33	239,225 00	12,404 25
42	Howard Farmers.....	69,364 16	59,629 14	59,629 14	1,015,100 00	30,453 00
43	Howick Farmers.....	2,680,221 00	275,812 62	289,303 00	1,863,338 00	83,166 90
44	Independent.....	81,460 00	4,508 47	5,866 74	85,400 00	6,196 40
45	Kent and Essex.....	814,444 00	23,057 02	25,928 56	312,029 00	16,793 04
46	Lambton Farmers.....	4,774,357 00	105,297 97	115,828 06	1,774,980 00	52,758 40
47	Lanark County.....	4,071,105 00	91,848 22	98,307 31	1,524,854 00	44,878 77
48	Lennox and Addington.....	1,553,578 00	44,502 15	45,733 26	554,185 00	19,614 61
49	Lobo.....	878,862 00	26,408 35	27,746 88	326,938 00	13,077 52
50	London Township.....	1,879,513 00	47,314 00	52,440 09	644,702 00	19,429 12
51	McGillivray Mutual.....	10,265 26	10,265 26	12,545 95	144,815 00	4,314 45
52	McKillop Mutual.....	3,477,530 00	103,131 70	114,100 07	1,172,199 00	40,774 50
53	Maple Leaf.....	3,567,817 00	92,909 43	94,851 78	1,295,052 00	42,283 58
54	Metropolitan.....	918,325 00	40,833 48	44,500 00	1,295,052 00	42,283 58
55	Midland Mutual.....	1,623,033 00	46,080 08	49,458 90	585,440 00	33,286 87
56	Millers and Manufacturers.....	2,152,483 00	23,101 94	41,710 78	2,267,039 00	81,205 40
57	Monarch.....	452,485 00	25,552 89	29,291 28	328,025 00	25,187 38
58	Nichol Mutual.....	2,342,483 00	75,393 97	77,153 05	789,316 00	29,175 08
59	Norfolk Farmers.....	3,152,431 00	144,781 03	145,157 85	1,144,956 00	53,009 21
60	Norfolk Farmers.....	1,252,109 00	40,876 57	40,084 48	418,218 00	16,725 15
61	Oneida Farmers.....	605,120 00	17,400 25	17,301 71	231,135 00	7,110 06
62	Otter Mutual.....	2,492,405 00	76,210 41	81,296 10	725,915 00	25,363 00
63	Oxford Farmers.....	1,740,470 00	63,657 06	64,846 62	677,210 00	26,281 00
64	Peel and Maryboro.....	3,062,300 00	108,855 55	116,089 71	953,575 00	38,332 00
65	Peel County.....	5,689,487 00	138,810 03	169,282 11	1,447,650 00	50,070 86
66	Perth Mutual.....	8,180,025 00	170,904 09	265,318 22	3,098,482 00	107,501 88
67	Prescott Farmers.....	888,475 00	22,722 94	25,558 51	387,325 00	11,619 75
68	Puslinch Mutual.....	1,337,400 00	35,103 70	34,868 52	489,850 00	15,032 35
69	Renfrew Farmers.....	1,063,569 00	26,747 12	28,000 16	215,920 00	7,400 96
70	Saltfleet and Binbrook.....	2,013,124 00	61,513 18	67,535 71	760,192 00	33,019 30
71	Southwold Farmers.....	1,444,570 00	51,748 23	57,332 28	461,700 00	18,468 00
72	Standard.....	1,297,550 18	38,250 00	2,552 01	475,080 00	25,826 73
73	Sydenham Mutual.....	6,274,949 00	133,506 76	157,192 76	2,278,368 00	57,499 36
74	Townsend Farmers.....	1,382,855 00	36,923 40	39,733 18	526,690 00	16,266 06
75	Usborne and Hibbert.....	3,741,974 00	97,748 08	101,153 19	1,205,436 00	35,880 58
76	Victoria Mutual.....	246,975 00	1,930 69	4,168 20	29,230 00	...
77	Walpole Farmers.....	1,394,741 00	49,474 24	55,198 42	209,898 00	8,616 28
78	Waterloo Mutual.....	7,900,628 00	249,019 92	339,231 63	2,810,320 00	154,719 65
79	Waterloo Mutual.....	5,615,035 00	272,499 14	297,979 84	1,514,570 00	77,040 00
80	Wawanosh West.....	4,583,423 00	161,368 63	163,125 63	1,414,225 00	55,569 00
81	Wellington Mutual.....	742,595 00	30,092 43	32,061 96	211,905 00	15,323 58
82	Westminster Township.....	1,665,440 00	44,276 31	61,657 45	785,745 00	23,572 33
83	Williams East.....	6,672,001 00	16,823 83	16,852 57	254,036 00	7,691 08
84	Yarmouth.....	1,330,812 00	31,515 40	34,508 19	437,962 00	12,895 39
85	York Mutual.....	4,001,629 87	100,989 89	99,994 03	1,390,555 00	52,851 62
Totals.....		206,379,923 26	6,542,172 28	7,466,470 13	74,925,134 66	2,958,925 86

DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE
PROVINCE OF ONTARIO FOR THE TRANSACTION OF IN-
SURANCE THEREIN.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF
ONTARIO.

(Returns Book 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto, Ontario.

Organized 18th February, 1870, and incorporated in Ontario 14th August, 1879.
The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. M. Peregrine, Grand Master Workman.....Hamilton.
M. D. Carder, Grand Recorder.....Toronto.
F. G. Inwood, Grand Treasurer.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits
at 31st December, 1904, \$69,471,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for endowments or benefits in the nature thereof.—None.
(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$ c.	
Number of contracts in force 31st December, 1903.....	46,125		72,388,500.00	
Number of contracts taken during 1904, new or renewed.....	1,924		1,852,000.00	
Gross number of contracts in force at any time in 1904.....	48,049		74,240,500.00	
	Number.		Amount.	
			\$ c.	
Deductions:				
Contracts matured in 1904.....	481		877,000.00	
Contracts lapsed in 1904.....	3,428		3,819,500.00	
Reduction of certificates.....			72,500.00	
Total deductions extended.....	3,909		4,769,000.00	
Net contracts in force 31st December, 1904.....			44,140	
No. of certificate holders in good standing.....	41,610		69,471,500.00	
No. temporarily suspended.....	2,530			

III. FUNERAL BENEFITS.—No information.

IV. SICK BENEFITS.

Amount standing to credit of fund\$ 58 39

V. ASSETS.

Bonds, debentures, etc.	\$419,909 61
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund.....	147,008 89
Imperial Bank, Toronto, General Fund.....	4,671 78
Imperial Bank, Toronto, Sick Fund.....	58 39
Imperial Bank, Toronto, Reserve Fund.....	8,604 88
Assessments called but not yet payable.....	90,000 00
All other assets.....	5,354 80
 Total assets.....	 <u>\$675,608 35</u>

VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted.....	\$133,600 00
Amount of all other liabilities.....	2,266 11
 Total liabilities.....	 <u>\$135,866 11</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made for purposes of life insurance certificates monthly.

Fourteen such assessments were made in 1904, each being payable on or before the last day of the month for which levied.

Registers are kept for purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1904.

Names and post office addresses of the auditors for 1904 were as follows: Thos. A. Hastings, Toronto; Geo. P. Graham, Brockville; S. Grant, London; special auditors, Geo. Clay, Toronto; Charles G. Knott, Toronto.

Certain changes were during 1904 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended) \$462,098.14.

Cash received from:

Application fees.....	\$ 2,094 00
Badges.....	242 30
Assessments.....	974,583 28
Per capita tax.....	45,170 07
Changing certificates, etc.....	412 50
Supplies sold.....	1,200 62
Interest.....	16,738 66
Premium for guarantee of officers.....	39 00
Reserve Fund transferred from Beneficiary Fund.....	37,134 93

Total receipts\$1,077,615 36

IX. CASH EXPENDITURE.

(a) Expense of Management.

Cash paid during 1904 for:

Refunds.....	\$	157 70
Law costs.....		406 98
Registration fee.....		25 00
Organization expenses		17,659 91
Expense of annual meeting.....		9,695 83
Supplies, blank books, etc.....		1,560 80
Travelling expenses.....		1,996 04
Rent, light, insurance and telephones.....		695 00
Salaries, officers' and auditors' fees.....		6,490 14
Medical Examiner's salary and expenses.....		868 85
Clerk hire.....		4,113 00
Official Journal.....		7,467 99
Printing, stationery and advertising.....		1,217 97
Postage, telegrams and express.....		1,097 57
Premium for guaranteeing lodge officers.....		533 40
Other management expenses.....		127 83

Total expenses of management.....	\$	54,114 01
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(b) Miscellaneous Expenditure.

Life insurance claims paid	868,079 30
Transferred to Reserve Fund	37,134 93
Taxes on reserve	131 71

Total expenditure.....	\$959,459 95
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THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File I, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. McCamon, Past Grand Councillor.....	Belleville.
J. H. Bell, M.D., Grand Councillor... ..	Kingston.
W. F. Miller, Grand Vice-Councillor.....	Hamilton.
Wm. F. Montague, Grand Recorder.....	Hamilton.
Samuel Broadfoot, Grand Treasurer.....	Guelph.
Alex. Morris, Grand Representative.....	Pembroke.
E. T. Essery ".....	London.
J. W. Frost ".....	Owen Sound.
James Weir ".....	Hamilton.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance contracts at 31st December, 1904, \$27,189,007 40.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1903.....	25,324	\$ 25,615,510 60
Add contracts taken in 1904, new and renewed.....	3,770	2,824,790 00
Gross number and amount of contracts on foot at any time during 1904.....	29,094	28,470,300 60
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1904.....	222	232,413 20
Contracts lapsed in 1904.....	1,288	972,456 00
Contracts surrendered in 1904.....	84	64,568 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1904.....		11,866 00
Total deductions.....	1,594	1,281,293 20
Net contracts on foot 31st December, 1904.....	27,500	27,189,007 40
Number of certificate holders in good standing at 31st December, 1904.....	26,950	
Temporarily suspended.....	550	

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch 31st December, 1904, 4,940.

Number of members who died during 1904, 28.

The total amount of Funeral Benefits paid during 1904, was \$1,400.

Total amount of cash standing to credit of Funeral Benefit Fund, \$17,830.18.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1904, 1,065.

The total amount of Sick Benefits paid in 1904 was \$18,230.90.

The number of weeks' sickness experienced in 1904 was 4,596.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1904, was \$17,830.18.

The number of females who received benefits in respect of sickness during 1904 was 272, and the average weeks of illness, 5.10.

The number of males who received benefits in respect of sickness during 1904 was 793, and the average weeks of illness, 4.04.

V. ASSETS.

Bonds, debentures and securities.....	361,489 27
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account...	92,332 20
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account...	7,830 18
Bank of Hamilton, Hamilton, Ont., Guarantee Fund Account... ..	1,000 00
Bank of Hamilton, Hamilton, Ont., Investigation Fund Account...	2,772 62
Dues and assessments called, but not yet payable, estimated at.....	25,849 50
Interest.....	2,517 69
Total assets of Life Insurance Fund (not extended)	\$469,968 97
Total assets of Sick and Funeral Fund... ..	20,049 87
Total assets of Guarantee Fund.....	1,189 15
Total assets of General and other funds	15,096 00
Other assets (detailed in memo).....	12,512 53
Total assets.....	<u>\$506,803 99</u>

VI. LIABILITIES.

Amount of claims admitted by the Society.....	\$11,216 20
Amount of claims supposed.....	12,500 00
All other liabilities.....	4,141 75
Total liabilities.....	<u>\$27,857 95</u>

VII. MISCELLANEOUS.

No actions were instituted against the Grand Council during 1904.

Assessments are made for purposes of insurance certificates monthly and are payable 30 days before the first day of each month without notice; twelve of such assessments were made during 1904.

The Society's books were duly audited on January 27th, May 5th, July 23rd, and November 17th, 1904.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance registers, sick benefit certificate register, registers of claims, bonds, etc., cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1904 were as follows: W. L. Roberts, Horning's Mills, and A. A. Moore, Kingston.

No changes were, during 1904, made in the organization or management of the Society in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.

Amount of bond of Grand Treasurer, \$2,000.

Certain changes were, during 1904, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1904, 25,697.

Number of members in Ontario who died during 1904, 208.

Amount of death benefits paid to Ontario members during 1904, \$223,008 24.

Amount of disability benefits paid to Ontario members during 1904, \$6,206.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended).....	\$74,589 89
Cash received during 1904 from:	
Assessments in Life Insurance Department.....	\$272,194 85
Assessments in Sick Benefit Department.....	23,525 18
Per capita tax.....	25,889 10
Supplies sold and certificate fees, etc.....	6,017 66
Interest.....	15,382 10
Premium for guarantee of lodge officers.....	493 44
All other sources.....	6,080 89
Total receipts.....	<u>\$349,583 22</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904 for:

Fees to Canadian Fraternal Association	60 00
Commission and organization account.....	14,378 93
Registration fee.....	25 00
Investigation of claims, etc.....	801 51
Interest.....	36 45
Expenses of annual meeting.....	6,193 35
Supplies bought—seals, badges, etc.....	2,672 10
Travelling expenses.....	365 99
Rent and heat, etc.....	487 10
Managing officers' salaries and officers' and auditors' fees.....	4,639 50
Medical examiner's salary and expenses.....	1,583 25
Clerk hire.....	2,888 00
Official journal.....	2,507 09
Printing and advertising.....	564 10
Postage, telegrams, express.....	1,180 88
Premiums for guarantee of officers.....	28 00

Total expenses of management.....	<u>\$38,411 25</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments.....	235,224 24
Funeral benefits.....	1,400 00
Sick benefits.....	18,230 90
Total disability benefits.....	6,356 00
Other expenditure.....	6,202 87

Total expenditure.....	<u>\$305,825 26</u>
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THE ORDER OF CANADIAN HOME CIRCLES.

(File 1, p. 81.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

- J. L. Buck, Supreme Leader Port Rowan.
- Wm. Stark, Supreme Vice-Leader Toronto.
- J. M. Foster, B.A., Supreme Secretary Toronto.
- D. R. Foster, Supreme Treasurer Waterford.
- W. A. Dowling, K.C., Supreme Solicitor Tilsonburg.
- A. T. Hobbs, M.D., Supreme Medical Examiner Guelph.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Matur- ing 1905.	Matur- ing 1906.	Matur- ing 1907.	Matur- ing 1908.	Matur- ing 1909.	Sub- sequently to 1910.	Total.
Amount covered by endowment con- tracts in force 31st December, 1904....	\$ 11,950	\$ 19,350	\$ 26,850	\$ 37,550	\$ 47,600	\$ 11,831,360	\$ 12,034,510
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1904..							12,059,250
Total 31st December, 1904							24,093,760

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1903	16,394	11,669,570 00
Add contracts taken during 1904, new or renewed.....	1,707	865,000 00
Gross number and amount of contracts on foot at any time during 1904.....	18,101	12,534,570 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1904, half by death	169	136,500 00
Contracts lapsed in 1904.....	729	349,000 00
Contracts matured during 1904 (Endowment).....		7,060 00
Add amount of deductions on certificates still in force		7,500 00
Total deductions extended.....	898	500,060 00
Net endowment contracts on foot at 31st December, 1904.....	17,203	12,034,510 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1903	16,394	11,687,250 00
Add contracts taken during 1904, new or renewed.....	1,707	865,000 00
Gross number and amount of contracts on foot at any time during 1904.....	18,101	12,552,250 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1904.....	169	136,500 00
Contracts lapsed in 1904.....	729	349,000 00
Contracts reduced during 1904.....		7,500 00
Total deductions extended.....	898	493,000 00
	898	493,000 00
Net insurance contracts.....	17,203	12,059,250 00
No. of certificate holders in good standing at 31st December, 1904.....	16,841	11,619,250 00
No. of certificates temporarily suspended.....	362	440,000 00
Grand total of certificate holders 31st December, 1904.....	17,203	24,093,760 00

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 609.
Sick Benefits are undertaken by the Supreme Body only.
Numbers of members who receive sick benefits during 1904, 142.
Amount of benefits paid to sick members, \$2,884.00.
Number of week's sickness experienced in 1904, 721.
Total amount of cash to credit of fund 31st December, 1904, \$1,123.

V. ASSETS.

Cash on deposit to the Society's credit not drawn against in the following chartered banks:—

Standard Bank.....	Brantford.	\$ 12,136 28
Bank of Hamilton.....	Hamilton.....	12,137 43
Bank of Montreal.....	Toronto.....	12,165 15
Bank of Toronto.....	Port Hope.. ..	12,136 20
Bank of Toronto.....	London... ..	12,135 80
Bank of Commerce.....	St. Catharines... ..	12,136 74
Bank of Nova Scotia.....	Toronto.. ..	5,831 99
Imperial Bank.....	Toronto.. ..	11,634 38
Bank of Commerce.....	Woodstock... ..	5,688 76
Ontario Bank.....	Toronto.....	5,702 22
Bank of Nova Scotia.....	Amherst. N.S....	11,467 28
Bank of Commerce.....	Port Perry.. ..	5,563 73
Molsons Bank.....	Simcoe	11,156 24
Standard Bank.....	Harriston... ..	5,563 49
Bank of Commerce.....	Toronto.. ..	11,127 09
Molsons Bank.....	Trenton... ..	10,000 00
Traders Bank.....	Beeton... ..	5,000 00
Traders Bank.....	Tilsonburg... ..	5,000 00
Bank of Hamilton.....	Delhi... ..	5,000 00
Dominion Bank.....	Toronto... ..	85,598 37

Dues and assessments called but not yet payable.....	19,550 38
Total assets Life Insurance Fund (not extended)... ..	\$ 47,934 86
Total assets Endowment Fund.....	224,811 06
Total assets Sick and Funeral Fund.....	1,740 26
Total assets General Fund.....	3,744 63
All other assets.....	1,499 28
Total assets.....	<u>\$278,230 81</u>

(For maturing endowments see *supra*.)

VI. LIABILITIES.

Amount of admitted claims.....	\$15,070 00
Supposed claims... ..	2,000 00
Other liabilities.....	1,039 66
Total liabilities... ..	<u>\$18,109 66</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1904, none.

Assessments are made monthly.

Sixteen assessments were made during 1904, each being payable the first of each month.

Double assessments, March, May, July and October.

The Society's accounts were audited in April, July, November, 1904, and January, 1905.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1904 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; W. H. Godwin, Kingston.

Amount of bond of Supreme Secretary, \$10,000.

Amount of bond of Supreme Treasurer, \$3,000.

Number of members in Ontario 31st December, 1904, 15,794.

Amount of insurance in force in Ontario at 31st December, 1904, \$22,509,000.

Number of members in Ontario who died during 1904, 160.

Amount of death benefits paid Ontario members during 1904, \$252,993.57.

Amount of disability benefits paid to Ontario members during 1904, \$2,410.00.

Amount of endowment benefits paid in 1904, \$4,500.00.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended).....	\$272,297 31
Cash received during 1904 from:	
Application fees.....	\$ 1,905 00
Assessments.....	266,160 77
Per capita tax and levies.....	20,100 51
Supplies sold.....	776 47
Interest and dividends.....	7,652 66
Premiums for guarantee.....	24 00
All other sources.....	233 00
Total receipts.....	<u>\$296,852 41</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for:

Commission.....	\$ 9,361 64
Law costs (supreme solicitor's fees and expenses).....	465 99
Registration fee.....	25 00
Expenses of annual meeting.....	2,726 20
Supplies bought.....	1,175 98
Travelling expenses.....	876 92
Rent, light, heat and taxes.....	572 48
Salaries, officers, auditors.....	3,863 60
Medical examiner, salary and expenses.....	706 49
Clerk hire.....	1,826 00
Official journal.....	1,598 28
Printing, stationery and advertising.....	415 50
Postage, telegrams and express.....	595 10
Premiums for guarantee of lodge officers.....	97 00
Other management expenses (detailed in memo.).....	224 82
Total expenses of management.....	\$24,531 00

(b) Miscellaneous Expenditure.

Endowment benefits.....	4,500 00
Life insurance claims other than endowments.....	277,493 57
Sick benefits.....	2,884 00
Total disability benefits.....	2,560 00
Grand totals.....	\$311,968 57

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

To which are appended statements of the Auxiliary Bodies lettered below as A, B, C, and D.

Head Office, Canada Life Building, Toronto.

Organized 27th July, 1855, and incorporated in Ontario 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

E. B. Butterworth, Grand Master	Ottawa.
F. R. Blewett, Deputy Grand Master	Listowel.
W. S. Johnston, Grand Warden	Toronto.
J. B. King, Grand Secretary	Toronto.
W. J. McCormack, Grand Treasurer	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1904,—None.

Amount covered by Contracts of Insurance other than Endowments—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1904, was 30,475.

The number of deaths in the Society in 1904 was 250.

The amount of Funeral Benefits paid in 1904 in respect of deceased members was \$10,652.43.

Total amount of Funeral Benefits paid in respect of deceased wives, \$900.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only) \$1,124.72.

Contingent Fund, applicable to any purpose of the lodge, \$14,135.11.

Widows' and Orphans' Fund, \$52,378.26.

Total cash standing to credit of General Benefit Fund at 31st December, 1904, \$1,121,182.82.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1904 was 3,112.

The amount of benefits paid in 1904 in respect of sick members was \$63,940.67.

The number of weeks' sickness experienced in 1904 was 22,328.

Amount paid for medical attendance during 1904, \$10,763.86.

V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of Real Estate		277,288.30
Amount of Mortgages, etc.....		334,273.72
Amount of cash in bank and Treasurer's hands		366,229.29
Amount of cash in Imperial Bank, Toronto	\$ 2,176.75	
Amount invested in furniture and regalia, etc.....		228,774.31
All other assets	10,041.05	
Total amount of assets	<u>\$12,217.80</u>	<u>1,206,565.62</u>

VI. LIABILITIES.

	Grand Lodge.	Subordinate Lodges.
Aggregate of all liabilities	\$ 727.24	17,744.71

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1904.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1904—and those of the Grand Lodge in March, 1905.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford; Abner Fraser, Hamilton.

No changes were, during 1904, made in the Constitution and Rules in relation to insurance certificates or benefits.

VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1903 (not extended), \$2,583.69.

Cash received during 1904 from:

	Grand Lodge.	Subordinate Lodges.
Initiation fees, degrees and cards		36,939.15
Dues and reinstatements		170,929.32
Per capita tax	\$ 14,823.84	
Charter fees	120.00	
Supplies sold	2,807.02	
Rent and interest	73.45	46,629.69
Premiums for guarantee of lodge officers	191.62	
All other sources	188.60	60,522.02
Total receipts	<u>\$18,204.53</u>	<u>\$315,020 18</u>

IX. CASH EXPENDITURE.

Cash paid during 1904.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Per capita tax	\$ 150.00	
Law costs	100.00	
Registration fee	25.00	
Expenses of annual meeting	5,472.25	

CASH EXPENDITURE.—*Continued.*

Fuel, light, rent, etc.	\$450.00	
Supplies bought	2,374.80	
Salaries, officers' and auditors' fees	2,668.51	
Official journal	1,037.00	
Printing, stationery	773.25	
Postage, telegrams and express	428.74	
Premiums for guarantee of Lodge officers ..	233.28	
Other management expenses (detailed in memo)	4,898.64	\$77,076.69
Total expenses of management	\$18,611.47	\$ 77,076.69

(b) Miscellaneous Expenditure.

Funeral benefits		11,552.43
Benefits to widows and orphans		14,891.16
Sick benefits		66,343.15
Medical attendance		8,361.38
Gratuities to distressed members		4,165.00
Expenditures other than the foregoing (including invest- ments)		105,162.01
Grand total	\$ 18,611.47	\$287,551.82

(A) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Receipts	\$ 498.30
Expenses of management	46.53
Paid funeral benefits	300.00
Balance on hand	1,141.67
Initiated	13
Died	3
Suspended	11
Membership 31st December, 1904.....	212

(B) Abstract from the Returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1904.

	Males.	Females.	Total.
Number of members 31st December, 1903	1,245	2,037	3,228
Admitted during 1904	171	206	
Total	1,416	2,243	
Deduct	191	299	
Add. errors	144	300	
Membership 31st December, 1904	1,369	2,244	3,613
Received during the year 1904			\$3,973.09
Expended during 1904:			
Relief	117.73		
Current expenses	3,144.38		
Total expenses	\$3,262.11		

Assets:

Cash in hand	\$3,719 26
Other assets	7,637 66

Total assets	\$11,356 92
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Number of lodges, 61.

(C) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1904.*

Number of members as from last report	3,897
Initiated during the year ending 31st December, 1904	389
Admitted by card during the year ending 31st December, 1904	21
Reinstated during the year ending 31st December, 1904	21 431
Total membership at any time during 1904	4,328

Deductions:

Withdrawn by card	19
Suspended for non-payment of dues	96
Deceased	24 139

Net membership 31st December, 1904	4,189
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Number of Patriarchs relieved in 1904	385
Number of weeks' sickness experienced in 1904	2,022
Amount paid for burying the dead in 1904	\$311.45
Amount paid for special relief in 1904	59.13
Amount paid for relief of Patriarchs	3,221.36
Amount paid for widowed families	122.25

Total amount of relief paid	\$3,714.19
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Invested funds	\$ 22,000.00
Amount of annual revenue	9,000.00

(D) *Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1904.

Number of members admitted during the year 1904	2
Number of members dropped or lapsed in 1904	4
Number of members died in 1904	1
Number of members 31st December, 1904	72
Amount of cash received during the year 1904	\$41.50
Amount of expenses in management in 1904	14.89
Amount paid death benefits	37.00
Amount on hand 31st December, 1904	39.09
Amount of call on each death	55

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Robert F. Elliott, President	Kingston
Thos. Donnelly, Vice-President	Kingston
R. Meek, Secretary-Treasurer	Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1903	15,814	20,087,250 00
Add contracts taken during 1904, new or renewed.....	2,062	2,400,000 00
Gross number and amount of contracts on foot at any time during 1904	17,876	22,487,250 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1904	128	177,500 00
Contracts lapsed in 1904	378	444,500 00
Contracts surrendered in 1904	2	2,500 00
Contracts cancelled in 1904.....	61	58,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1904.....		3,500 00
Total deductions extended.....	569	686,000 00
Net contracts on foot at 31st December, 1904	17,307	21,801,250 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None given.

V. ASSETS.

Cash value of mortgages	\$ 3,000.00
Cash value of bonds, debentures, etc. ...	277,552.45
No cash is held over; deposited daily as received.	
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Winkler, Man.	7,721.30
Bank of Hamilton, Pilot Mound, Man.	6,432.35
Bank of Hamilton, Carman, Man.	3,235.85
Standard Bank, Kingston, Ont.	13,445.43
Standard Bank, Kingston, Ont. current account	16,955.01
Dues and assessments called but not yet payable	33,179.28
All other assets	1,814.37
Total assets	\$363,326.04

VI. LIABILITIES.

Amount of claims supposed or reported	\$24,000.00
Total liabilities.....	<u>\$24,000.00</u>

VII. MISCELLANEOUS.

No actions were instituted against the Society in 1904.

Six assessments were made during 1904, as follows: 15th January, March, May, July, September and November.

The books and accounts were audited during the year—Monthly.

Registers are kept as follows: Register of membership, register of members' accounts, register of disability claims, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the auditors of 1904: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1904.

Certain changes were made during 1904 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated in the annual statement.

Amount of bond of Secretary-Treasurer, \$8,000.

Number of members in Ontario at 31st December, 1904, 11,731

Number of certificate holders in Ontario at 31st December, 1904, 11,731.

Number of members in Ontario who died during 1904, 84.

Amount of insurance in force in Ontario at 31st December, 1904, \$14,534,500.

Amount of death benefits paid in Ontario members during 1904, \$117,007.46.

Amount of disability benefits paid to Ontario members during 1904, \$1,500.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended)

Cash received during 1904 from:

Application fees	\$ 932.00
Assessments	206,273.87
Interest and dividends	11,450.74
All other sources	<u>3,171.05</u>
Total cash receipts	\$ <u>221,827.66</u>

IX. CASH EXPENDITURE.

Cash paid during 1904 for :

(a) Expenses of Management.

Commission	\$ 16,648.53
Law costs	121.50
Registration	25.00
Annual meeting	875.75
Travelling expenses	1,923.88
Rent, light, heat and taxes	518.43
Medical Examiner's salary and expenses	334.00
Salaries, officers' and auditors' fees	7,194.01
Printing, stationary and advertising	1,885.06
Postage, telegrams and express	608.29
Premium for guarantee of lodge officers	169.54
Other management expenses (detailed in memo.)	3,787.30

Total expenses of management	\$ 34,091.29
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(b) Miscellaneous Expenditure.

Life insurance claims other than endowment	170,598.96
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Total expenditure	<u>\$204,690.25</u>
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THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 24th December, 1879.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. A. Stewart, High Chief Ranger	Perth, Ont.
Thos. W. Gibson, High Vice Chief Ranger	Toronto, Ont.
Geo. Faulkner, High Secretary	Brantford, Ont.
John Neelands, High Treasurer	Brantford, Ont.
M. D. Carroll,	{ Elected Members
R. Elliott,	
Mark Mundy,	
A. E. J. Bissonnet,	
D. Allen,	
	{ Montreal, Que.
	{ Ingersoll, Ont.
	{ Galt, Ont.
	{ Montreal, Que.
	{ Grimsby, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick or Funeral Benefits	\$57,175,000.00
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II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.												
Contracts in force 31st December, 1903.....	52,160	\$ 52,898,000 00												
Add contracts taken during 1904, new or renewed.....	7,357	7,175,000 00												
Gross number and amount of contracts on foot at any time during 1904:.....	59,517	60,073,000 00												
	<table><tr><th>Number.</th><th>Amount.</th></tr><tr><td></td><td>\$ c.</td></tr><tr><td>Deductions:</td><td></td></tr><tr><td>— Contracts matured in 1904.....</td><td>339 343,767 68</td></tr><tr><td>— Contracts lapsed and cancelled in 1904.....</td><td>2,740 2,554,232 32</td></tr><tr><td>Total deductions extended</td><td>3,079 2,898,000 00</td></tr></table>	Number.	Amount.		\$ c.	Deductions:		— Contracts matured in 1904.....	339 343,767 68	— Contracts lapsed and cancelled in 1904.....	2,740 2,554,232 32	Total deductions extended	3,079 2,898,000 00	
Number.	Amount.													
	\$ c.													
Deductions:														
— Contracts matured in 1904.....	339 343,767 68													
— Contracts lapsed and cancelled in 1904.....	2,740 2,554,232 32													
Total deductions extended	3,079 2,898,000 00													
Net contracts in force 31st December, 1904.....	56,438	57,175,000 00												

III. FUNERAL BENEFITS.

The funeral benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1904, 33,526.

Number of members of the Society who died during 1904, 339.

The total amount of Funeral Benefits paid in 1904, High Court, \$5,910.00; Subordinate Courts, \$1,592.67.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31s December, 1904, was, High Court, \$46,590.58; Subordinate Courts, \$89,130.53.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1904, 5,034.

Total amount of Sick Benefits paid in 1904, \$126,204.57.

Number of weeks' sickness experienced in 1904, 25,722 6-7.

Amount paid for medical attendance during 1904, \$12,839.63.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1904. See under Funeral Benefits.

V. ASSETS.

Cash value of bonds, debentures and other securities as per list inclosed	\$ 1,616,963.37
" " " " " " " " " "	10,079.54
Actual cash on hand as per audit statement, 31st December, 1904,	\$89,130.53
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit not drawn against in the following chartered banks:	
Standard Bank of Canada, Brantford	\$ 10,000.00
Union Bank, Holland, Man., Insurance Branch	15,000.00
Standard Bank, Brantford, Insurance Branch	60,237.51
Union Bank, Winnipeg, Insurance Branch	10,331.78
Royal Bank, Quebec, Insurance Branch	5,000.00
Union Bank, Holland, Man., S. and F. Branch	10,000.00
Union Bank, Winnipeg, Man., S. and F. Branch	10,407.35
Standard Bank, Brantford, S. and F. Branch	16,103.69
Amount of all other assets	28,903.54
Total assets	<u>\$ 1,793,026.78</u>

VI. LIABILITIES.

Amount of claims supposed or reported	\$ 7,000.00
Amount of all other liabilities	4,524.77
Total liabilities	<u>\$ 11,524.77</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904.—None.

Assessments for purpose of Life Insurance certificates are made monthly.

Twelve assessments were made in 1904, payable on or before the last day of each month.

The Society's accounts were, during 1904, audited in the months of January, April, July and November.

The following books of record or account are kept for purposes of insurance certificates or benefits: Day book, cash book, record book, certificate register, insurance and sick and funeral benefit fund ledger.

Names and post office addresses of the Auditors for 1904 were as follows: Thomes W. Gibson, Parliament Buildings, Toronto, Ont., up to June 16, 1904; John Burgess, Bluevale, Ont.; W. L. Roberts Horning's Mills.

Amount of High Secretary's bond, \$15,000; High Court Treasurer, \$15,000.

Number of certificate holders in Ontario at 31st December, 1904, 32,563.

Amount of insurance in force in Ontario at 31st December, 1904, \$32,899,000.

Number of members in Ontario who died during 1904, 206.

Amount of death benefits paid to Ontario members during 1904, \$206,733.

VIII. CASH RECEIPTS.

Cash balance from 1903, (not extended),
\$1,457,972.56,

	High Court.	District High Court.	Subordinate Courts.
Application and initiation fees			3,407.26
Dues			83,344.00
Cards			80.10
Assessments\$	549,044.21		
Supplies	1,943.50	555.85	
Medical fees	1,755.83	305.00	
Capitation tax	57,811.98	6,890.65	
Dispensation fees	1,386.00	202.00	
Certificate fees	6,931.60	1,263.50	
Enrollment fees	2,649.50	255.75	
Premiums on guarantee bonds	1,685.49		
Interest	61,881.53	28.80	
Endorsation fees	761.85		
Other sources			19,573.28
	<u>\$ 730,851.49</u>	<u>9,501.55</u>	<u>106,404.64</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	High Court.	District High Court.	Subordinate Court.
Charter fees			1,588.00
High Court grants\$	1,750.93	150.00	
High Court meeting	483.82	184.80	
Executive Committee	783.15	82.05	
High Chief Ranger's office expenses	649.55		
Delegate to D. H. Court meeting	125.00		
High Treasurer's office expenses	68.33		
High Registrar's office expenses	16.25		
Head Office expenses	5,289.82	846.53	
Medical Board	96.68		
Auditing	811.10		
Office assistance	6,883.78	495.00	
Guarantee bonds	432.35		
Legal expenses	383.30		
Canadian Forester	6,809.72		
Organization	33,381.75	1,967.90	
Salaries	6,400.00	1,500.00	
Committee on Laws	16.77	15.00	
Supplies	1,703.66	205.70	
Safe	2,227.60		
Advertising	477.17		
New office premises	329.40	5.00	
Printing	2,440.12	480.92	
Medical Referee		295.25	
Total expenses of management	<u>\$71,560.25</u>	<u>6,228.15</u>	<u>1,588.00</u>

(b) Miscellaneous Expenditure.

Life insurance claims	343,767.68		
Funeral benefits	5,820.00		1,592.67
Sick benefits	107,806.75		18,487.82
Medical attendance			12,839.63
Expenditure other than the foregoing	442.01	3,243.55	65,940.47
	<u>\$529,396.69</u>	<u>9,471.70</u>	<u>100,448.59</u>

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 49 King Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers for the year ending 31st December, 1904, were as follows :

C. A. Lapp, Grand Master Brighton, Ont.
D. A. Young, Deputy Grand Master Montreal.
Robert Fleming, Grand Secretary 49 King St. West, Toronto.
W. H. Shaw, Grand Treasurer Yonge Street, Toronto.
W. T. Junkin, Grand Lodge Representative Fenelon Falls.
T. V. Gearing, Grand Lodge Representative Toronto.
Wm. Irwin, Grand Lodge Representative..... St. Thomas.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1904, \$32,800.00.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1904, \$2,945,300.00.

Total 31st December, 1904, \$2,978,100.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
Contracts in force 31st December, 1903	119	\$ 37,400 00
Gross number and amount of contracts on foot at any time during 1904.....	119	37,400 00
	Number.	Amount.
Deductions:		\$ c.
Contracts lapsed in 1904.....	11	4,400 00
Contracts matured in 1904.....	1	200 00
Total deductions extended.....	12	4,600 00
Net endowment contracts on foot 31st December, 1904.....	107	32,800 00
No. of certificate holders in good standing 31st December, 1904.....	107	

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Net contracts in force 31st December, 1903	3,733	\$ c. 2,698,050 00
Add contracts taken in 1904, new or renewed	614	459,250 00
Gross number and amount of contracts on foot at any time during 1904	4,347	3,157,300 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1904	32	18,750 00
Contracts lapsed in 1904	303	192,750 00
Add to above deductions the amount by which various certificates on foot were reduced during 1904		500 00
Total deductions extended	335	212,000 00
Net contracts on foot 31st December, 1904	4,012	2,945,300 00
Grand total number certificate holders in A and B and at 31st December, 1904	3,997	

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge. Total Membership of Subordinate Bodies at 31st December, 1904, 4,297.

Twenty-five members died during 1904, and the amount of Funeral Benefits paid was \$1,130.00.

Twenty-four members' wives died in 1904, and the amount of Funeral Benefits paid in 1904 was \$570.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received Sick Benefits in 1904, Grand Body, 50; Subordinates, 450.

The total amount of benefits paid in 1904, Grand Body, \$481.70; Subordinates, \$5,854.12.

Number of weeks' sickness experienced in 1904, Grand Body, 142; Subordinates, 1,995.

The total amount paid for medical attendance was \$2,522.04.

Total cash standing to credit of Sick Fund, Grand Body, \$728.18.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages	\$ 7,275.00	4,629.71
Cash value of bonds, debentures and securities	14,966.91	
Cash on hand	50.88	11,844.77
Cash on deposit to the Society's credit, not drawn against as follows:		
In Canada Permanent Mortgage Corporation	3,944.65	
In Imperial Bank, Queen and Yonge streets, Toronto ..	4,589.95	
In Imperial Bank, Toronto (current account)	15,133.80	
Interest due and accrued on mortgages	222.71	83.86
Interest due and accrued on bonds, debentures, and securities	187.50	
Interest due and accrued on deposits.....	236.83	
Dues and assessments in course of collection	2,221.18	1,884.28
Other assets detailed in memo	1,799.43	6,703.19
Total assets, Insurance and Endowment and Sick and Funeral Fund	\$50,308.28	
General Fund	320.56	
Total assets	<u>\$50,628.84</u>	<u>\$25,145.81</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$1,500.00	
Amount of other liabilities	320.56	1,750.86
Total liabilities	<u>\$1,820.56</u>	<u>1,750.86</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904.—None.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1904.

The Society's books were duly audited Dec. 7th, 1904, and February 27th, 1905.

Books of record or account kept by the Society: Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1904 were as follows: W. L. Young, Markdale, Ont.; C. W. Musson, Toronto.

No changes were, during 1904, made in the Constitution and Rules in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$1,000.00.

Number of members in Ontario, 4,297.

Number of certificate holders in Ontario at 31st December, 1904, 3,997.

Amount of insurance in force in Ontario at 31st December, 1904, \$2,978,100.

Number of members who died during 1904, 29.

Amount of death benefits paid to Ontario members during 1904, \$16,750.00.

Amount of disability benefits paid to Ontario members during 1904, \$100.00.

Amount of Endowment benefits paid to Ontario members during 1904, \$200.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1903 (not extended) Grand Body	\$ 9,607 05	
Cash balance from 1903 (not extended) subor- dinate bodies	11,929.80	
Application fees	\$ 837.25	
Initiation fees		1,319.70
Dues		34.83
Assessments (Premiums)	25,120.29	
Per capita tax and levies	10,219.51	27,524.99
Degrees and cards		41.50
Charter fees	239.00	
Supplies sold	231.23	
Rent		446.35
Interest	1,766.76	158.98
All other sources	4,328.18	1,282.52
Total receipts	<u>\$42,742.22</u>	<u>\$30,808.87</u>

IX. CASH EXPENDITURE.

Cash paid during 1904, for:

(a) *Expenses of Management.*

Commission and organization	\$3,335.34	
Law costs	71.13	
Registration fee	25.00	
Expenses of meeting	867.10	
Supplies bought	134.42	
Travelling expenses	659.46	
Rent, light, heat and taxes	294.38	1,713.93
Salaries, officers' and auditors' fees	1,637.50	1,274.85
Medical Examiner	262.50	
Official journal of proceedings	153.00	
Printing, stationery and advertising	245.20	
Postage, telegrams and express	213.09	
Premiums for guarantee of lodge officers	10.00	
Other expenses (memo. enclosed)	1,436.99	4,679.90
Total expenses of management	<u>\$9,345.11</u>	<u>\$7,668.68</u>

(b) *Miscellaneous Expenditure.*

Per capita tax and levies other than for management		14,750.50
Endowment payments	200.00	
Life insurance claims	16,750.00	
Funeral benefits	1,700.00	
Benefits to widows and orphans	44.20	98.56
Sick benefits	481.70	5,854.12
Total disability benefits	100.00	
Medical attendance		2,522.04
Other expenditure	8.98	
Total expenditure	<u>\$28,629.99</u>	<u>\$30,893.90</u>

THE SONS OF ENGLAND BENEFIT SOCIETY.

(File I., p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 28 Yonge Street Arcade, Toronto.

Organized 12th December, 1874; incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

- W. H. Huntley, Supreme President Montreal.
- J. Boxall, Supreme Vice-President Lindsay.
- J. Aldridge, Past Supreme President Toronto.
- B. Hinchcliffe, Supreme Treasurer Toronto.
- John W. Carter, Supreme Secretary Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments or for Sick or Funeral Benefits in force 31st December, 1904, \$4,001,450.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for Endowments or for Benefits in the nature thereof.—None.
- (b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1903.....	3,858		3,859,100	00
Contracts taken during 1904	277		259,500	00
Gross number and amount on foot at any time during 1904.....	4,135		4,118,600	00
	Number.		Amount.	
			\$	c.
Deductions:				
Contracts matured in 1904.....	42	44,000	00	
Contracts lapsed in 1904.....	56	57,500	00	
Contracts surrendered.....	5	6,000	00	
Cancelled	6	6,000	00	
Amount by which various certificates still on foot were reduced.....		3,650	00	
Total deductions extended.....	109	117,150	00	
Net contracts on foot 31st December, 1904.....	4,025		4,001,450	00
No. of certificate holders.....	3,630			

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of adults, 18,384; juveniles, 841.

Number of members of the Society who died during 1904, 155.

The total amount of funeral benefits paid in 1904 was \$15,250.00.

Number of members' wives who died during 1904, 98; and the amount paid in respect thereof was \$4,700.00.

Number of children who died during 1904, 34; amount paid in respect thereof was \$495; juvenile lodge, 1, \$25.00.

The total amount of cash standing to credit of fund at 31st December, 1904, was \$6,178.47.

IV. SICK BENEFITS.

Number of members who received sick benefits during 1904, 2,619.

The total amount of benefits paid during 1904; Subordinate Bodies, \$30,870.11; Juvenile Branch, \$501.73.

Number of weeks' sickness experienced in 1904 was 10,878.

Amount paid for medical attendance during 1904 was, Subordinate Bodies, \$20,969.41; Juvenile Branch, \$729.80.

Total amount of cash standing to credit of fund at 31st December, 1904, Subordinate \$102,496.21; Juvenile Branch, \$3,666.11.

V. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of bonds, securities, etc	\$100.00		
Actual cash on hand 31st December, 1904	277.24	7,767.58	386.70
Cash deposit in the following banks:			
Imperial Bank, Toronto	53,915.68		
Sundry banks, sundry places		94,728.63	3,279.35
Total assets, Ins. Fund (not extended) \$47,288.95			
Total assets, Sick and Funeral	108,674.68		
Total assets, Guarantee Fund	1,917.53		
Total assets, General Fund	7,605.41		
Total assets, Juvenile Sick Fund	3,666.11		
Aggregate of all other assets	8,550.08		
Total assets.....	<u>\$62,843.00</u>	<u>\$102,496.21</u>	<u>\$3,666.11</u>

VI. LIABILITIES.

Amounts of claims admitted by the Society ...	\$ 6,000.00		
Amounts of other liabilities	1,212.81	1,891.52	50.68
Total liabilities	<u>\$7,212.81</u>	<u>\$1,891.52</u>	<u>\$50.68</u>

VII. MISCELLANEOUS.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1904, payable 1st of each month.

The books and accounts were duly audited on February 14th, 1905.

Books of account kept by the Society: Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: George Clay and W. Barker, Toronto.

Changes were made in relation to the management of the Society, and with respect to the constitution, making the maximum amount of new policies \$1,000.

Number of members in Ontario, 12,530.

Number of certificate holders in Ontario, 2,976.

Amount of insurance in force in Ontario at 31st December, 1904, \$3,256,200.00.

Number of members in Ontario who died during 1904, 119.

Amount of death benefits paid to Ontario members in 1904, \$30,000.

Amount of disability benefits paid to Ontario members in 1904, \$650.00.

Amount of bond of Grand Secretary, \$3,000.

Amount of bond of Grand Treasurer, \$1,000.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended), Grand Lodge	\$55,207 38
Juvenile and Subordinate	99,405 14

	Supreme Body.
Application fees	\$ 294 50
Registration (F. Ben.)	1,424 40
Dues	39 70
Assessments: Funeral, \$18,971; Beneficiary, \$39,879.51.	58,862 32
Policies	11 00
Fines	2 00
Per capita tax and levies	9,371 92
Charter fees	121 00
Supplies sold	2,939 44
Interest	1,743 92
Premiums for guarantee of lodge officers	313 29
Rent	452 00
All other sources	352 58

Total receipts \$75,917 07

Receipts by Subordinate Branches, \$115,018.09.

Receipts by Juvenile Branches, \$2,243.42.

IX. CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Commission	\$ 3,391 17		
Law costs	128 00		
Registration fee	25 00		
Annual meeting	960 67		
Medical Examiners' fees	81 50		
Supplies bought	2,061 74		
Travelling expenses	1,669 04		
Rent, light, heat and taxes	745 17		
Managing officers' salary and expenses	2,531 50		
Clerk hire	1,648 75		
Official Journal	1,871 13		
Printing, stationery and advertising	1,221 39		
Postage, telegrams and express	843 04		
Premiums for guarantee of lodge officers	20 00		
Other management expenses	384 89		
Total expenses of management	\$17,582 99	\$24,527 98	\$791 31

(b) *Miscellaneous Expenditure.*

Life insurance payments	38,000 00		
Funeral benefits	20,470 00		
Sick benefits	7 50	30,870 11	501 73
Medical attendance		20,969 41	729 80
Total disability benefits	650 00		
Gratuities to distressed members	11 50		
Expenditure other than foregoing	209 54		
Total expenditure	\$76,931 53	\$76,367 50	\$2,022 84

THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876, incorporated in Ontario 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Alex. Fraser, Grand Chief Toronto.
 W. C. Gilchrist, Grand Chieftain Orillia.
 Alexander Hay, Grand Treasurer Toronto.
 Donald M. Robertson, Grand Secretary, 70 Can. Life Bg.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or Funeral
 Benefits \$5,867,250

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1903	7,560	\$ 5,871,500 00
Add contracts taken during 1904.....	1,074	623,750 00
Gross number and amount of contracts on foot at any time during 1904.....	8,634	6,495,250 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1904	47	38,661 33
Contracts lapsed in 1904	974	589,250 00
Contracts cancelled in 1904.....		88 67
Total deductions extended.....	1,021	628,000 00
Net contracts on foot 31st December, 1904	7,613	5,867,250 00

III. FUNERAL BENEFITS.

Funeral Benefits (if any) are undertaken by the subordinate camps.

IV. SICK BENEFITS.

Sick Benefits are undertaken under the Grand Camp Constitution and By-Laws, but Sick Benefit scheme has not yet been settled.

V. ASSETS.

Cash value of mortgages	\$104,550 78
Bonds, debentures, etc.	40,000 00
Cash on deposit, Bank of Hamilton, (Savings)	19,405 47
Cash on deposit, Bank of Hamilton, (Savings)	1,079 80
Bank of Hamilton, Toronto	18,068 47
Imperial Bank, Toronto	2,175 16
Sovereign Bank	5,239 49
Union Bank, Smith's Falls	5,278 25
Dues called, but not yet payable	2,200 00
Aggregate amount of all other assets	1,000 00
Total assets	\$198,997 42

VI. LIABILITIES.

Amount of claims supposed or reported	\$ 4,500 00
Amount of other liabilities	4,179 98
Total liabilities	\$ 8,679 98

VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1904, payable on the 1st day of each month.

The Society's accounts were audited 31st December, 1904. The books of record or account kept for purposes of insurance certificates or benefits: Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, and journals.

The names and post office addresses of the Auditors of accounts for 1904 were, J. Tytler and John B. McKay, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

No changes were made during 1904 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1904, 6,890.

Number of members in Ontario who died during 1904, 42.

Amount of death benefits paid to Ontario members during 1904, \$34,951.33.

Amount of insurance in force in Ontario 31st December, 1904, \$5,345,250.00.

VIII. CASH RECEIPTS.

Cash balance from 1903, \$159,994.09.

Cash received during 1904 from:

	Grand Camp.	Subordinate Camps.
Organizing	\$ 1,237 25	1,437 41
Assessments	66,362 24	65,639 76
Per capita tax	7,290 85	14,553 49
Certificates		75 50
Supplies sold	738 50	
Interest	5,611 13	
All other sources (as per memo.)		5,198 53
Total cash receipts	\$81,239 97	\$86,904 69

IX. CASH EXPENDITURE.

Cash paid during 1904:

(a) *Expenses of Management.*

Organizing	\$ 4,630 18	\$1,237 25
Per capita tax		7,290 85
Registration fee	25 00	
Interest	171 40	
Supplies bought	654 07	738 50
Travelling expenses	279 41	
Rent, light, heat and taxes	300 00	
Salaries, officers', committees and auditors' fees	2,310 05	
Medical Examiner's salary and expenses	460 41	
Clerk hire	1,000 00	
Official Journal	400 00	
Printing, stationery and advertising	85 00	
Postage, telegrams and express	456 16	
Premiums for guarantee of lodge officers	30 00	
Other management expenses	153 54	
Total expenses of management	\$10,955 22	\$9,266 60

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	38,661 33	
Sick benefits		755 62
Expenditure other than foregoing		8,160 68
To al expenditure	\$49,616 55	\$18,182 90

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, James Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Hales, Dominion Councillor Toronto, Ont.
C. Van N. Emory, Dominion Secretary Hamilton, Ont.
B. E. McKenzie, M.D., Medical Referee Toronto, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts of Endowments or for Benefits in the nature thereof.**

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1903.....	6,553	7,956,500 00
Add contracts taken during 1904, new or renewed	826	721,500 00
Gross number and amount of contracts on foot at any time in 1904.....	7,379	8,678,000 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1904.....	80	122,500 00
Contracts lapsed in 1904.....	501	446,750 00
Contracts reduced in 1904.....		5,000 00
Total deductions extended.....	581	574,250 00
Net contracts on foot 31st December, 1904.....	6,798	8,103,750 00

*Pursuant to resolution of a general meeting of the Corporation (30th December, 1902) the Endowment or "Total Disability" Fund was wound up under R.S.O. 1897, c. 203, s. 183 (4).

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,703.

Nine members of the Grand Council died in 1904, and Funeral Benefits were paid amounting to \$450.00.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1904 Sick Benefits to 205 members.

Amount paid for Sick Benefits, \$3,734.00.

The total number of weeks' sickness experienced was 870.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1904, was \$3,435.06.

V. ASSETS.

	Supreme Body.
Mortgages	\$28,587 40
Bonds, etc.	52,899 34
Cash on deposit to Society's credit, not drawn against in the following chartered banks:	
Bank of Montreal, Hamilton.	109 61
Bank of Hamilton, Hamilton	23,831 86
Traders' Bank, Hamilton	137 04
Merchants' Bank, Montreal	5,000 00
Dues called but not yet payable	10,380 48
Interest due or accrued	1,092 79
Total assets Life Insurance Fund (not extended)	\$116,868 94
Total assets General Fund (not extended)	136 40
Other assets	3,771 80
Totals	<u>\$125,810 32</u>

VI. LIABILITIES.

Amount of claims admitted by Society	\$23,100 00
Total amount of all liabilities	<u>\$23,100 00</u>

VII. MISCELLANEOUS.

Actions instituted by or against the Society during 1904.—One.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1904.

The Society's books were duly audited during 1904 monthly.

Names and post office addresses of the Auditors for 1904 were as follows: A. C. Neff, Toronto; W. A. Edwards, Hamilton.

No changes were made in the Constitution and Rules in 1904.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario 31st December, 1904, 7,738.

Number of certificate holders in Ontario 31st December, 1904, 5,105.

Amount of insurance in force in Ontario 31st December, 1904, \$6,350,250.00.

Number of members in Ontario who died during 1904, 65.

Amount of death benefit claims paid to Ontario members during 1904, \$91,529.14.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended) \$57,239 66

Cash received during 1904:

	Supreme Body.	Grand Body.
Certificate fees	\$ 184 00	21 00
Assessment fees	9,369 96	
Assessments (beneficiary)	112,071 61	5,459 86
Per capita tax and levies	2,626 17	4,668 64
Supplies sold	1,197 58	268 01
Charter fees		45 00
Interest and dividends	3,771 79	49 87
Guarantee premiums	24 89	
Sessional tax		716 30
All other sources	2,500 00	1,718 06
Total	\$131,746 00	\$12,946 74

IX. CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.
Charter fees		42 00
Per capita tax or levies		1,975 60
Commission and organization expense	\$ 5,251 10	2,603 25
Registration fees	25 00	
Interest	55 90	12 30
Expense annual or biennial meeting	1,056 30	643 10
Board fees	297 90	12 00
Supplies bought	971 05	181 73
Travelling expenses	42 90	89 20
Rent, light, heat and taxes	961 80	86 66
Managing officers' salaries and officers' and auditors' fees	3,180 00	1,086 66
Medical officers' salaries and expenses	377 05	234 98
Clerk hire	445 80	250 00
Official Journal	2,780 83	355 21
Printing (other than official journal), stationery and advertising	749 66	182 04
Postage, telegrams and express	440 25	
Guarantee premiums		7 50
Other management expenses detailed in memo.	1,616 86	182 49
Total expenses of management	\$18,297 40	\$7,944 72

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	106,083 17	
Funeral benefits		450 00
Sick benefits		3,734 00
Other expenditure	36,390 87	
Grand totals	\$160,771 44	\$12,128 72

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I. p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Richmond Street East, Toronto, Ontario.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Dr. T. S. Sproule, M.P., President	Markdale.
J. S. Leighton, Secretary	Toronto.
W. J. Parkhill, Treasurer	Midland.
Dr. J. Noble, Medical Referee	Toronto.
Dr. Beattie Nesbitt, M.P.P., Executive (Chairman)	Toronto.
John McMillan, Executive	Toronto.
John Hewitt, Executive	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1903.....	3,585	\$ c. 3,585,000 00
Add contracts taken during 1904, new or renewed.....	1,161	1,161,000 00
Gross number and amount of contracts on foot at any time during 1904.....	4,746	4,746,000 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1904.....	35	35,000 00
Contracts lapsed in 1904.....	478	478,000 00
Total deductions carried out.....	513	513,000 00
Net contracts on foot at 31st December, 1904.....	4,233	4,233,000 00

III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1904, of 60,000.

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

V. ASSETS.

Cash in Secretary's hands	\$ 163 11
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto	8,235 89
Total assets	\$8,399 00

VI. LIABILITIES.

Amount of claims supposed, reported or unadjusted \$11,000 00

VII. MISCELLANEOUS.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1904, and were payable at the close of each and every month.

The Society's accounts were duly audited on January 12th, 1905.

The following books of record and account are kept for purposes of insurance certificates or benefits: Membership register, assessment register, death register, and cash book.

Names and post office addresses of the Auditors for 1904 were as follows: W. H. Stewart, Warwick; John H. Delamere, Minden.

No changes were, during 1904, made in the Constitution and rules of the Society in relation to insurance certificates or benefits,

Secretary's bond, \$2,000; Treasurer's bond, \$2,000.

Number of certificate holders in Ontario, 3,050.

Number of members in Ontario who died during 1904, 31.

Amount of death benefits paid to Ontario members during 1904, \$31,000.00.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended) \$4,260 18

Cash received during 1904 from:

Application fees	\$ 3,532 00
Dues	7,552 00
Assessments	41,123 55
Interest	119 90
Other sources	18 50

Total receipts \$52,345 95

IX. CASH EXPENDITURE.

Cash paid during 1904 for:

(a) Expenses of Management.

Commission and organization expenses	6,095 25
Law costs	200 00
Registration fees	25 00
Supplies bought	41 55
Travelling expenses	88 15
Rent, light, heat and taxes	308 50
Salaries, officers' and auditors' fees	1,240 00
Medical examiners' salary and expenses	2,267 50
Clerk hire	1,143 00
Printing, stationery, advertising and supplies	769 18
Postage, telegrams and express	612 00
Premium for guarantee	12 00

Total expenses of management \$13,207 13

(b) Miscellaneous Expenditure.

Life insurance claims 35,000 00

Total expenditure \$48,207 13

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., p. 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING FEBRUARY, 28TH, 1905.

Head Office, 14 Berti Street, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James H. Scott, Grand Master	Walkerton.
E. F. Clarke, M.P., Grand Treasurer	Toronto.
William Lee, Grand Secretary	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 23,000.

Number of members of the Society who died during 1904, 255.

Total amount of funeral benefits paid in 1904 in respect of deceased members, \$891.00.

SICK BENEFITS.

Number of members who received sick benefits during 1904, 113.

Total amount of benefits paid in 1904 in respect of sick members, \$1,702.45.

Number of weeks' sickness experienced in 1904, 416.

Amount paid for medical attendance during 1904, \$2,753.94.

ASSETS.

Actual amount of cash on hand, 28th February, 1905	6 35
Cash on deposit, Bank of Toronto, Toronto	\$1,809 67
Total	<u>\$ 1,816 02</u>

LIABILITIES—NO INFORMATION.

MISCELLANEOUS.

The Society's accounts were audited March 5th, 1904, and 8th March, 1905, and names and addresses of the Auditors for 1904 and 1905, John Hewitt, Toronto; W. H. Taylor, Aurora.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,470 87
Cash received during 1904 from:	
Per capita tax and levies	\$2,216 10
Interest and dividends	14 25
Total	<u>2,230 35</u>

CASH EXPENDITURE.

Cash paid during 1904 for :

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Registration fee	25 00	
Expenses of annual meeting	7 50	
Travelling expenses	25 15	
Rent, light, heat and taxes	50 00	
Managing officers' salaries	680 00	
Official journal.....	252 00	
Printing, stationery and advertising	115 10	
Postage, telegrams and express	110 45	
Total expenses of management.....	\$1,265 20	

(b) Miscellaneous Expenditure.

Per capita tax and levies other than for management ..	610 00	
Sick benefits		1,702 45
Funeral benefits		891 00
Medical attendance		2,753 94
Expenses other than foregoing, detailed in memo	10 00	
Total	\$1,885 20	\$ 5,347 39

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I. p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd, June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

A. S. Robinson, Supreme Regent St. Louis, Mo.
Howard C. Wiggins, Supreme Vice-Regent Rome. N.Y.
W. O. Robson, Supreme Secretary Boston, Mass.
E. A. Skinner, Supreme Treasurer Westfield, N.Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than Endowments, or for Sick or Funeral Benefits in force 31st December, 1904, \$680,848,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1903.....	283,089		653,319,000	00
Add contracts taken during 1904, new and renewed.....	35,980		54,228,500	00
Gross number and amount of contracts on foot at any time during 1904.....	319,069		707,547,500	00
	Number.	Amount.		
ctions:		\$	c.	
Contracts matured in 1904.....	3,175	8,275,000	00	
Contracts lapsed in 1904.....	10,535	16,187,500	00	
Contracts surrendered in 1904.....	265	455,500	00	
Contracts cancelled in 1904.....	11	31,500	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1904.....		1,750,000	00	
Total deductions extended.....	13,986	26,699,500	00	
Net contracts on foot at 31st December, 1904.....	305,083		680,848,000	00

Funeral and sick benefits are not undertaken by the Supreme Council.

V. ASSETS.

Cash value of real estate less incumbrances\$ 51,170 97
Cash value of bonds, etc. 1,975,038 30
Carried forward\$2,026,209 27

Brought forward\$2,026,209 27

Cash on deposit to Society's credit, not drawn against, in the following banks:

W. & O. B. FUND.

1. Fourth National Bank, Atlanta, Ga.	\$12,460 15
2. National Bank of the Republic, Boston	19,481 64
3. National Shawmut Bank, Boston	8,198 62
4. National Exchange Bank, Baltimore	10,334 69
5. Marine Nat. Bank, Buffalo	17,583 76
6. Mfrs'. & Traders' National Bank, Buffalo, N.Y.	17,608 33
7. Mechanics' Bank, Brooklyn	22,882 78
8. Peoples' Trust Company, Brooklyn, N.Y.	43,731 98
9. Central National Bank, Cleveland	22,630 06
10. Second National Bank. Cincinnati	12,682 80
11. First National Bank, Chicago	26,953 47
12. The Bankers' National Bank, Chicago	18,033 10
13. Commercial National Bank, Charlotte, N.C.	8,582 51
14. Commercial National Bank, Detroit	14,456 41
15. The Bank of Toronto, Montreal, Que.	16,751 57
16. First National Bank, Milwaukee	16,680 51
17. Hanover National Bank, New York	50,119 10
18. First National Bank, New York	49,703 49
19. National Bank of Commerce, New York	49,080 16
20. Garfield National Bank, New York	24,655 75
21. Corn Exchange Bank, New York	49,896 33
22. Mercantile National Bank, New York	29,184 91
23. First National Bank, Omaha, Neb.	12,931 12
24. Central National Bank, Philadelphia	25,086 62
25. Federal National Bank, Pittsburg, Pa.	14,505 29
26. Planters' National Bank, Richmond, Va.	11,781 60
27. First National Bank, St. Paul, Minn.	21,990 53
28. National Bank of Commerce, St. Louis	22,129 44
29. The Bank of Toronto, Toronto, Ont.	15,588 25
30. Broad Street National Bank, Trenton, N.J.	17,228 51
31. First National Bank, Utica, N.Y.	20,471 30
32. The National Bank of Westfield, N.Y.	9,802 29

Total	\$713,207 07
Less outstanding orders	\$250,282 78

Balance	\$462,924 29
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GENERAL FUND.

National Shawmut Bank, Boston	\$11,641 56
Manufacturers' and Traders' National Bank, Buffalo ...	5,271 27
Central National Bank, Cleveland	5,025 93
The Bankers' National Bank, Chicago	5,000 00
Garfield National Bank, New York	14,855 20
Federal National Bank, Pittsburg	6,079 69
National Bank of Commerce, St. Louis	5,970 75

GENERAL FUND.—Continued.

Bank of Toronto, Toronto, Ont.	5,238 43
First National Bank, Utica, N.Y.	5,058 84
National Bank of Westfield, N.Y.	2,422 99
Total	\$66,564 66
Less outstanding orders	\$ 6,526 51
Balance Jan. 1st., 1905	\$60,038 15
Merchants' National Bank, Boston, and National Bank, Chicago	75,822 45
Bank of the Republic, Boston	3,500 00
National Bank of Westfield, N.Y.	3,000 00
Dues and assessments due and unpaid	666,431 14
Interest due and accrued on bonds	} 25,020 41
Interest due and accrued on Bank Balances and deposits	
Total assets of Life Insurance Fund (not extended)	\$1,130,846 40
Total assets of Emergency Fund	2,009,427 95
Total assets of General and other Funds (not extended) ...	210,183 75
All other assets	\$27,512 39
Total assets	<u>\$3,350,458 10</u>

VI. LIABILITIES.

Amount of claims admitted	\$223,150 00
Amount of claims supposed or reported or unadjusted	668,500 00
Amount of claims resisted	8,000 00
All other liabilities	3,805 51
Additional resisted claims on account of persons not in good standing.....	17,000 00
Total liabilities	<u>\$920,455 51</u>

VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society in Ontario during 1904.

Assessments for the purpose of life insurance certificates are made monthly. Twelve assessments were made during the year 1904.

The accounts and books of the Society were audited for the year 1904 on March 14th, and October 4th.

The books of record and account kept for purposes of insurance certificates or benefits are: registers of membership of each council, registers of benefit certificates, registers of death, registers of suspension and withdrawals, etc., and the usual cash books, journals and ledgers.

Names and addresses of the auditors of accounts for 1904, Walter F. Irvine, Norfolk, Va.; J. G. Lester, Covington, Ga.; Chas. J. Taylor, Baltimore, Md.

No changes were, during 1904, made in the organization and management of the Society.

No changes were, during 1904, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1904, 3,760.

Amount of insurance in force in Ontario at 31st December, 1904, \$9,073,000.00.

Number of members in Ontario who died in 1904, 71.

Amount of death benefits paid to Ontario members during 1904, \$188,109.55.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$768,633 31
Cash received during 1904 from:	
Dues	\$ 233,210 90
Assessments	7,868,396 06
Fines	811 60
Degrees and cards	3 00
Supplies sold.	7,219 47
Interest and dividends	82,110 42
All other sources	5,195 28
Total cash receipts	<u>\$8,196,946 73</u>

IX. CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Instituting and assistance to Grand Councils	\$ 32,649 11
Extension of the Order	9,744 70
Law costs	2,422 90
Registration fees, Insurance Departments	558 84
Investigating claims	1,525 65
Expenses annual meeting... ..	3,927 99
Travelling expenses, official visits, etc.	21,283 65
Rent, light, heat and taxes	4,132 52
Salaries, officers' and auditors' fees	29,041 69
Clerk hire	39,890 21
Official journal	12,395 95
Printing, stationery and advertising	13,278 24
Postage, telegrams and express	9,495 63
Other management expenses	20,991 44
Total expenses of management	<u>\$201,338 52</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	8,155,449 72
Expenditure other than foregoing	3,506 91
Total expenditure	<u>\$8,360,295 15</u>

THE SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 527 Huron Avenue, Port Huron, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885. Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Daniel P. Markey, Supreme Commander Port Huron.
 L. E. Sisler, Supreme Record Keeper Port Huron.
 J. B. McDannell, Trustee Buffalo.
 James F. Downer, Supreme Trustee Chicago.
 H. E. Blaney, Trustee Pittsburg, Pa.
 Milo Meredith, Trustee Wabash, Ind.
 R. B. Anderson, Trustee St. Louis, Mo.
 S. W. Trusler, Trustee Camlachie, Ont.
 R. E. Moss, Trustee Port Huron, Mich.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—No information.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1903	341,304	\$ 429,829,826 67 c.
Add contracts taken during 1904, new or renewed	50,369	51,236,750 00
Gross number and amount of contracts on foot at any time during 1904.....	391,673	481,066,576 67
	Number,	Amount.
Deductions:		\$ c.
Contracts matured in 1904	2,265	3,122,710 58
Contracts lapsed in 1904	67,032	68,092,395 93
Total reductions extended	69,297	71,215,102 51
Net contracts on foot at 31st December, 1904	322,376	409,851,474 16

III. FUNERAL BENEFITS.

Total membership of Sick and Funeral Branch at 31st December, 1904, was 16,654.

Number of members died during 1904, 67.

Total amount of Funeral Benefits paid during 1904, \$3,350.

IV. SICK BENEFITS.

Number of members who received sick benefits in 1904, 3,661.

Total amount of benefits paid, \$82,204 84.

Number of weeks' sickness experienced, 14,888.

Total amount of cash standing to credit of Benefit Fund, 31st December, 1904, \$137,673.34.

V. ASSETS.

Cash value of real estate	\$ 87,707 72
Bonds, etc.	3,389,269 83
Actual cash on hand 31st December, 1904 ...	1,003 44
Cash on deposit to the Society's credit, not drawn against, in banks.....	425,192 13
Rents due	190 00
Dues and assessments called, but not yet payable	359,056 27
Interest due and accrued	41,735 18
Total assets Insurance Fund (not extended)	\$398,323 65
Total assets Sick and Funeral Fund	24,040 78
Total assets General Fund	58,383 70
Total assets Reserve Fund	3,389,269 83
Deficit of late Supreme Finance Keeper	54,552 56
Total assets	<u>\$4,358,707 13</u>

VI. LIABILITIES.

Amount of claims in process of adjustment	\$186,902 00
Amount of claims resisted	40,385 57
Amount of other liabilities	34,885 78
Total liabilities	<u>\$262,173 35</u>

VII. MISCELLANEOUS.

Actions or poceedings instituted or prosecuted by or against the Society in 1904.
No information.

Assessments were made monthly in 1904.

Twelve assessments were made during the year 1904 and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of each month by the Supreme Auditors.

Names and addresses of the Auditors for 1904:

Supreme Auditors: J. W. Replogle, Goshen, Ind.; J. E. Dewey, Buffalo, N.Y.;
M. G. Raub, Bradford, Pa.

Certain changes were made in the organization or management during the year 1904 in relation to Insurance Certificates or Benefits.

Bond of Supreme Secretary, \$75,000.00.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario, 31st December, 1904, 15,626.

Amount of insurance in force at 31st December, 1904, \$17,401,785.73.

Number of members in Ontario who died during 1904, 104.

Amount of death benefits paid to Ontario members during 1904, \$123,350.00.

Amount of disability benefits paid to Ontario members during 1904, \$15,334.04.

Amount of Endowment Benefit paid to members during 1904, \$15,228.60.

VIII. CASH RECEIPTS.

Cash balances from 1903 (not extended)	\$3,256,156 29
Cash received during 1904:	
Assessments	\$4,512,183 75
Application fees	25,140 29
Per capita tax	3,132 20
Rent	2,229 75
Interest	107,545 27
All other sources	425 00
	<u>\$4,650,656 26</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Percentage paid Great Camps	\$147,352 73
Commission and organization expenses	107,430 94
Law costs	16,818 42
Registration fees	1,085 99
Expenses Supreme Camp's meeting	43,982 52
Medical Examiner's salary and expenses	4,004 46
Supplies bought	20,173 57
Travelling expenses	12,703 36
Rent, light, heat and taxes	1,383 53
Officers' salaries, auditors' and medical examiners' fees	22,233 34
Clerk hire	42,351 30
Printing official journal	30,824 05
Printing, stationery, etc.	8,993 94
Postage, telegrams and express	13,384 37
Other management expenses	3,323 80
Total expenses of management	<u>\$476,046 32</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments	3,222,654 02
Funeral benefits	3,350 00
Sick and accident benefits	82,204 89
Total disability benefits	162,757 42
Payments returned to members	2,074 22
Total expenditure	<u>\$3,949,086 87</u>

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office of the Society, 108 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, C. Boudreault, 164 Church St., Ottawa.

Organized 24th May, 1883, and incorporated under laws of the State of Illinois, 24th May, 1883.

The Executive officers of the Society at the 31st December, 1904, were as follows:

Thomas H. Cannon, High Chief Ranger Chicago
J. B. Gendreau, High Vice Chief Ranger Coaticook, Que.
Thos. F. McDonald, High Secretary Chicago.
Jno. A. Limback, High Treasurer Cedar Rapids, Ia.
J. P. Smyth, High Medical Examiner Chicago.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1904.—None.

Amount covered by Contracts other than Endowments, or for Sick or Funeral Benefits, \$120,564,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
Contracts in force 31st December, 1903.....	112,608		\$	c.
Add contracts taken during 1904, new or renewed	10,547		120,274,400	00
Gross number and amount of contracts on foot at any time during 1904.....	123,155		10,646,500	00
	Number.	Amount.		
Deductions:		\$	c.	
Contracts matured in 1904.....	942	1,016,450	00	
Contracts suspended in 1904.....	7,947	9,339,950	00	
Contracts cancelled in 1904.....				
Contracts resigned in 1904.....				
Total deductions extended	8,889	10,356,400	00	
Net contracts on foot at 31st December, 1904	114,266		120,564,500	00

IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

V. ASSETS.

Bonds, debentures, etc	\$743,932 99
Amount of cash in hands of Provincial Treasurer of Quebec	5,000 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:	
Cedar Rapids National Bank, Cedar Rapids	44,727 73
Citizens' National Bank, Cedar Rapids	13,743 76
Security Savings Bank, Cedar Rapids	6,895 84
Dues and assessments due and unpaid	44,745 42
Interest	760 87
Amount of all other assets	4,595 00
Total assets	<u>\$864,401 61</u>

VI. LIABILITIES.

Amount of claims supposed or reported	\$123,593 33
Amount of other liabilities	4,801 26
Total liabilities ..	<u>\$128,394 59</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1904 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1904.

The Society's books were audited February and August, 1904.

Books kept by Society: Rosters, endowment register books, ledgers, journal, cash books and death register.

Names and post office addresses of the Auditors for 1904 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1904 in the constitution or rules of the Society in relation to insurance certificates.

Certain changes were made during 1904 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$5,000.

Bond of Supreme Treasurer, \$150,000.

Number of certificate holders in Ontario 31st December, 1904, 7,572.

Amount of insurance in force in Ontario at 31st December, 1904, \$8,072,000.

Number of members in Ontario who died during 1904, 54.

Amount of death benefits paid to Ontario members during 1904, \$55,500.00.

VIII. CASH RECEIPTS.

Cash balance from 1903—No information.

Cash received during 1904 from:

Assessments	\$1,246,973 83
Charter fees and supplies sold	25,284 18
Per capita tax and levies	55,596 19
Interest	20,922 91
All other sources	1,230 72

Total receipts	<u>\$1,350,007 83</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Interest	\$ 1,400 75
Organization expenses	10,609 80
Law costs	1,056 69
Registration fees, insurance departments	691 70
Governing bodies	6,195 50
Guarantee of Subordinate Officers	3,009 91
Supplies bought	7,606 12
Rent, light, heat	3,056 32
Salaries, officers' and auditors' fees	8,440 70
Clerk hire	15,708 31
Official journal	14,822 68
Printing, stationery, advertising	2,657 07
Postage, telegrams and express, telephone ..	4,034 94
Premium for guarantee of officers	776 00
Other management expenses	167 85
Total expenses of management	\$80,225 34

(b) Miscellaneous Expenditure.

Life insurance claims	996,840 00
Other expenses	20,604 92
Total expenditure	<u>\$1,097,670 26</u>

THE SUPREME LODGE KNIGHTS OF PYTHIAS OF THE WORLD.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office of Supreme Lodge, Nashville, Tenn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 59 Grosvenor St., Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1904, were as follows:

W. C. Macdonald, Grand Chancellor Toronto.
G. A. Burdick, Grand Vice Chancellor London.
Alex. Coulter, Grand Keeper of Record and Seal Toronto.
John Burns, Grand Master of Exchequer Hamilton.
C. V. Campbell, Grand Prelate Sault Ste. Marie.
E. A. Horton, Past Grand Chancellor St. Thomas.

MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

SUPREME LODGE.		Number.	Amount.
			\$ c.
Contracts in force 31st December, 1903	63,531	105,736,000 00	
Add contracts taken during 1904.....	12,248	14,375,500 00	
Gross number and amount of contracts on foot at any time during 1904.....	75,809	120,111,500 00	
		Number.	Amount.
			\$ c.
Deductions:			
Contracts matured in 1904.....	820	1,546,500 00	
Contracts lapsed.....	6,786	8,778,000 00	
Total deductions.....		7,606	10,324,500 00
Net contracts on foot 31st December, 1904.....	68,203	109,787,000 00	
In Ontario, 184.			
No. of deaths, 14.			
Benefits paid, \$2,000.00.			

CASH RECEIPTS.

Fees	\$819 91
Interest	41,786 00
Monthly payments	2,009,082 26
Sale of U. S. Bonds	186,812 50
Refunds	1,946 04
Sale of State Bonds	68,250 50
Income from investments	41,786 00
Other sources	79 10
Total receipts	\$2,310,947 36

CASH EXPENDITURE.

Life insurance claims	\$1,649,127 04
Printing, supplies and office expenses	67,511 79
Adjustment of claims	5,851 35
Annulled certificates refunded ..	1,017 99
Medical examinations	22,927 85
Organization, etc.	171,402 81
Expenses of former investments	47,740 65
Supreme Lodge	105 08
Lexington Hotel	49,610 62

Total expenditure \$2,015,295 18

Balance, receipts over expenditure, 1904 \$ 295,652 18

Balance on hand 31st December, 1903 775,631 64

Balance on hand 31st December, 1904 \$1,071,283 82

Deposit as follows:

First National Bank, Chicago	\$102,187 53
Bonds and securities.....	969,096 29

\$1,071,283 82

GRAND LODGE.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate bodies, with a total membership of 1,840 at 31st December, 1904.

Number of members of the Society who died during 1904, 14; Funeral Benefits amounting to \$900 were paid.

SICK BENEFITS.

Number of members who received sick benefits during 1904, 68.

Amount of benefits paid during 1904 in respect of sick members, \$2,432 20.

Number of weeks' sickness experienced in 1904, 398.

Amount paid for medical attendance during 1904, \$1,064.51.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1904, \$19,105.73.

ASSETS.

	Grand Body.	Subordinate Bodies.
In bank at 31st December, 1904	\$ 632 93	\$24,057 64
Total assets	<u>632 93</u>	<u>24,057 64</u>

LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges) \$ 567 69

MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 11th July, 1904.

Books kept by the Society are as follows: Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of Auditors: A. R. Whyte, Hamilton, and W. F. Daniel, Toronto.

CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1903 (not extended) Grand Body, \$200.96; Subordinate Bodies, \$21,843.62.		
Cash received during 1904 from:		
Initiation fees		\$3,601 00
Dues		10,357 11
Per capita tax	\$1,974 00	
Assessments		200 00
Degrees and cards		41 50
Charter fees	130 00	
Supplies sold	363 20	9 70
Rent	38 88	633 90
Interest		581 05
All other sources		913 06
Total receipts	<u>\$2,506 08</u>	<u>\$16,337 32</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Per capita tax and levies	\$ 94 62	\$1,787 00
Organization	50 00	
Registration fee	25 00	
Expenses of annual meeting	505 25	
Supplies bought	173 40	401 87
Rent, light, heat and taxes	18 00	1,828 00
Travelling expenses	391 21	
Salaries, officers' and auditors' fees	350 00	585 86
Clerk hire	13 50	
Official Journal	101 20	
Printing, stationery and advertising	163 53	401 28
Postage, telegrams and express	83 40	217 78
Premiums for guarantee	5 00	
Other management expenses	100 00	
Total expenses of management	<u>\$2,074 11</u>	<u>\$5,221 79</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits		390 00
Benefits to widows and orphans		510 00
Sick benefits		2,432 20
Medical attendance		1,064 51
Gratuities to distressed members		434 00
Other expenditures		3,742 59
Total expenditure	<u>\$2,074 11</u>	<u>\$13,795 09</u>

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1904.

Head Office 51 Yonge Street, Toronto, Ont.

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1904, were as follows:

Thos. McQuillan, President	Toronto.
H. Goodman, 1st Vice-President	Toronto.
L. Howard, 2nd Vice-President	Toronto.
J. C. Black, Treasurer	Toronto.
Jas. Sargent, Secretary	Toronto.

III. SICK BENEFITS.—No Official Sick Fund.

IV.—FUNERAL BENEFITS.—None.

V. ASSETS.

Real estate	\$ 35,000 00
Mortgages	15,495 00
Cash value of shares, bonds, debentures, etc.	393,411 79
Cash on deposit not drawn against in Dominion Bank, Toronto	6,560 69
All other assets	1,000 00
Total assets	<u>\$451,467 48</u>

VI.—LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1904.

No assessments are made.

The Society's books were duly audited on December 2nd, 1904.

Books of record or account kept for the purpose of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1904 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1904, made in the Constitution in relation to Insurance Certificates or Benefits.

Bond for Secretary, \$3,000.

Bond for Treasurer, None.

Number of members, 6,832.

Number of members who died in 1904, 62.

Amount of benefits paid during the year, \$38,022.50.

CASH RECEIPTS.

Cash received during 1904:

Travelling certificates	\$63,740 00
Honorary certificates	4,580 00
Duplicate certificates	180 00
Interest and dividends ..	16,035 76
Rents	1,628 00
Investments paid off	2,073 07
Total receipts	<u>\$88,236 83</u>

CASH EXPENDITURE.

Amount paid during 1904:

(a) *Expenses of Management.*

Commission expenses	\$880 66
Law costs	203 00
Travelling expenses	67 75
Light, heat and taxes	839 58
Managing officers' salaries ..	2,375 00
Clerk hire	545 00
Printing and advertising	900 42
Postage and stationery	609 99
Other managing expenses	2,675 28
Total	<u>\$9,096 68</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	38,022 50
Investments	41,211 40
Total expenditure	<u>\$88,330 58</u>

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Masonic Temple, Richmond Street, London, Ont.

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive officers of the Society at the 31st December, 1904, were as follows:

Albert E. Barbour, President London.
 Alfred Robinson, Secretary London.
 F. H. Crabb, Treasurer London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1904, \$585,225.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1903	765	\$ 585,225 00
Add contracts taken during 1904, new or renewed.....	69	52,785 00
Gross number and amount of contracts on foot at any time during 1904.....	834	638,010 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1904	12	9,180 00
Contracts lapsed in 1904	57	43,605 00
Total deductions	69	52,785 00
Net contracts on foot 31st December, 1904	765	585,225 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Bonds, debentures, securities\$ 5,900 00
 Cash on deposit to Society's credit, not drawn against, in the following banks:
 Dominion Savings and Investment Society, London 6,472 46
 Total assets \$12,372 46

VI. LIABILITIES.

Amount of claims admitted by the Society, \$765.00.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made every two months, or oftener if necessary, and were payable on the 1st of January, March, May, July, September, October, and November.

Seven assessments were made during 1904.

The books of the Society were audited twice during 1904, viz: 9th June and 7th December.

The books kept for purposes of insurance certificates or benefits are: register, cash book, receipt book, ledger.

Names and post office addresses of the Auditors for 1904 were as follows: John Overell and E. J. Dawson, London, Ont.

No changes were made in the organization or management of the Society during 1904.

No changes were made during 1904 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, \$1,000.

Amount of bond of Grand Treasurer.—None.

Membership.—All in Ontario.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$7,038.13
Cash received during 1904 from:	
Application fees	70 00
Dues	783 00
Assessments	8,370 85
Interest and dividends	485 44
Total cash receipts	\$9,709 29

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Commission, etc.	\$14 00
Registration fees	10 00
Rent, light, heat and taxes	75 00
Salaries, officers' and auditors' fees	580 00
Clerk hire	100 00
Printing, stationery and advertising	134 21
Postage, telegrams and express	171 75
Premium for guarantee of lodge officers	10 00
Total expenses of management	\$1,094 96

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	9,180 00
Grand total expenditure	\$10,274 96

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit \$5,000.

Incorporated 28th day of December, 1876.

The Executive officers of the Society at the 31st December, 1904, were as follows:

Alfred Lambert, President Montreal.
 J. V. Desaulniers, 1st Vice-President Montreal.
 L. Gravel, 2nd Vice-President Montreal.
 Germain Beaulieu, Secretary Montreal.
 Henri Roy, Treasurer Montreal.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1903	19,712		19,260,900	00
Add contracts taken during 1904, new or renewed	4,488		3,852,500	00
Gross number and amount of contracts on foot at any time during 1904	24,200		23,113,400	00
	Number.		Amount.	
			\$	
Deductions:				
Contracts matured in 1904	167	161,100		
Contracts lapsed in 1904	1,013	919,000		
Contracts reduced in 1904		12,500		
Total deductions extended	1,180	1,092,600	1,180	1,092,600 00
Net contracts on foot at 31st December, 1904	23,020		\$22,020,800	00

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.

There were paid in 1904 sick benefits to 3,983 members.

Amount paid for sick benefits, \$67,475.79.

The number of weeks' sickness experienced in 1904 was 16,870.

Total amount standing to the credit of the fund at 31st December, 1904, \$28,467.53.

V. ASSETS.

Supreme Body.

Mortgages on real estate\$254,957 83
 Bonds, debentures, securities 227,738 92
 Actual cash on hand (other than in bank) held by the Treasurer 2,068 66
 Cash on deposit to Society's credit, not drawn against, in the following chartered banks:
 Hochelaga Bank, Montreal, Que., Ontario deposit 5,000 00
 Hochelaga Bank, Montreal, Que., ... 59,219 14

Nationale Bank, Montreal, Que.	2,337 67
Provinciale Bank	3,707 99
Dues and assessments, due and unpaid	29,358 18
Interest	2,774 84
Bills receivable	316 72
Life insurance fund (not extended)	\$524,180 37
Sick Benefit Fund (not extended)	28,467 53
Special Fund (not extended)	93 51
General funds (not extended)	2,605 52
All other assets	7,500 00
Total	\$594,979 95

VI. LIABILITIES.

Amount of claims admitted by Society	\$2,000 00
Amount of claims supposed or reported	6,500 00
Total liabilities	\$8,500 00

VII. MISCELLANEOUS.

One action was instituted by the Society during 1904.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1904, and were payable the first Tuesday of every month.

The Society's accounts were duly audited monthly and annually.

The following books of record and account are kept: Ledger, Register, Record and Report Books.

Names and post office addresses of the Auditors for 1904 were as follows: T. G. Bertrand and W. Lawrance, Montreal, Quebec.

Certain changes were, during 1904, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Supreme Treasurer, \$10,000.

Number of certificate holders in Ontario at 31st December, 1904, 922.

Amount of Insurance in force in Ontario 31st Dec., 1904, \$855,500.

Number of members in Ontario died during 1904, 11.

Amount of death benefits paid to Ontario members during 1904, \$10,600.00.

Amount of disability benefits paid to Ontario members during 1904, \$2,769.33.

VIII. CASH RECEIPTS.

	Supreme Body.
Cash balances from 1903 (not extended)	\$55,268.64
Cash received during 1904:	
Application fees	836 15
Dues	27,165 87
Assessments	302,926 54
Degrees and cards	1,171 45
Supplies sold, badges, etc.	443 03
Medical examinations	1,239 75
Interest	20,941 37
All other sources (annuities)	11,774 36
Total cash receipts	\$366,198 52

IX. CASH EXPENDITURE.

Cash paid during 1904:

(a) *Expenses of Management.*

	Supreme Body.
Annual celebration	\$ 805 85
Commission and organization expenses	4,785 83
Law costs	552 80
Registration fees	204 00
Expenses of annual meeting	7,662 30
Supplies bought	1,499 97
Taxes, rent, light, and heat	1,022 39
Salaries, officers' and auditors' fees	5,749 70
Medical Examiner's salary and expenses	1,545 50
Clerk 'hire	4,238 21
Official journal	3,035 25
Printing, stationery and advertising	2,040 37
Postage, telegrams and express	1,141 93
Premiums for guarantee of officers	433 30
Miscellaneous	1,045 43
Total expenses of management	\$35,762 83

(b) *Miscellaneous Expenditure.*

Life insurance claims	170,600 00
Sick benefits	67,475 79
Advanced payments returned to rejected applicants	7 83
Total disability benefits	1,000 00
Total expenditure	<u>\$274,846 45</u>

THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

(File I, p. 115.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Oliver Durocher, President Ottawa.
F. R. E. Campeau, Director-General Ottawa.
Alfred Dostaler, Secretary Ottawa.
A. E. Brunet, Comptroller Ottawa.
L. A. E. St. Pierre, Treasurer Ottawa.

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1903.....	4,389	7,345,040 00
Add contracts taken during 1904, new or renewed	4,599	3,847,960 00
Gross number and amount of contracts on foot at any time during 1904.....	12,988	11,193,000 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1904.....	46	37,978 67
Lapsed	1,300	1,123,439 97
Cancelled	3	2,700 00
Add amount of certificate reduced during 1904.....		3,150 00
Total deductions extended.....	1,349	1,167,268 64
Net contracts on foot at 31st December, 1904.....	11,639	10,025,731 36
Number of certificate holders in good standing, 11,622.		
Number of certificates temporarily suspended, 117.		

FUNERAL BENEFITS.

No special fund for Funeral Benefits. They are paid out of General Fund.
Number of members' wives deceased in 1904, 55.
Amount paid in respect of deceased wives of members, \$4,800.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received sick benefits during 1904, 1,227.
Amount of sick benefits paid, \$32,629.83.
Number of weeks' sickness experienced during 1904, 7,263.
Amount paid for medical attendance, none.

ASSETS.

Cash value of real estate, less incumbrances	\$7,600 00
Bonds, debentures, etc.	86,777 53
Cash in Treasurer's hands	915 97
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa	31,115 52
Interest due	1,881 20
Dues and assessments due and unpaid	2,061 85
Reserve fund (not extended)	\$26,320 26
Guarantee fund	53,361 21
General fund	43,738 67
All other assets	3,852 05
Total assets	134,204 12

LIABILITIES.

Amount of claims admitted	\$5,484 08
Other liabilities	5,299 90
Total liabilities	\$10,783 98

MISCELLANEOUS.

No actions were instituted against the Society during 1904.

Assessments are made monthly.

Twelve assessments were made during 1904. Payable 1st of every month.

No changes were made in the organization and management of the Society during 1904.

The accounts were audited monthly.

The books of record kept are: Journal, Ledger, Card System, Policy Register, Death Register and Cash Book.

Names and addresses of auditors: J. N. Rattey and J. F. H. Laperriere, Ottawa.

Amount of Treasurer's bond, \$1,000.

Number of members in Ontario 31st December, 1904, 4,443.

Amount of insurance in force in Ontario at 31st December, 1904, \$3,828,977.40.

Number of members in Ontario who died in 1904, 22.

Amount of death benefits paid to Ontario members in 1904, \$17,188.77.

Amount of disability benefits paid, none.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$10,023 07
Initiation fees	\$6,495 50
Assessments	162,979 30
Degrees and cards	5,268 15
Supplies sold	561 95
Rent	270 00
Interest and dividends	3,306 94
All other sources (detailed in memo)	480 82
Total receipts	\$179,362 66

CASH EXPENDITURE.

(a) *Expenses of Management.*

Commission	\$23,803 55
Registration fee	25 00
Supplies bought	790 25
Expenses of biennial meeting	2,428 00
Travelling expenses	818 39
Rent, light, heat and taxes	455 95
Officers' salaries	4,047 67
Medical examiner's salary and expenses	10,380 32
Clerk hire	2,858 02
Official journal	2,201 69
Printing, stationery and advertising	1,290 26
Postage, telegrams and express	1,036 36
Premiums for guarantee of lodge officers	121 05
Other expenses	134 50
Total expenses of management	\$50,391 01

(b) *Miscellaneous Expenditure.*

Life insurance claims	40,807 00
Sick benefits	32,659 83
Members' wives benefits	4,800 00
Expenses other than the foregoing (detailed in memo)	3,146 43
Total expenditure	<u>\$131,814 27</u>

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, St. James Street, Montreal.

Head Office in Ontario: the Office of the Bank of British North America, King Street,
Hamilton, Ontario.

Chief Agent for Ontario: John James Morrison, Esq., Manager Bank of British North
America, Hamilton, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1904, were as follows:

Henry Stikeman, President	Montreal, Que.
Alfred G. Wallis, Vice-President	London, England.
A. E. Ellis, Trustee	Montreal, Que.
Robert Inglis, Trustee	Toronto, Ont.
James Elmsley, Trustee	Montreal, Que.
H. B. Mackenzie, Trustee	Montreal, Que.
F. M. Spry, Secretary-Treasurer	Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following char-
tered Bank:

Bank of British North America, Montreal, Que.	\$122,306 72
Total assets	<u>\$122,306 72</u>

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1904 on the 14th October

Books of record and account kept of the Fund are as follows: Cash Book, Journal,
Ledger, Subscriptions and Fees Books, Annuity Book, Record of Births and Deaths.

Names and post office addresses of the Auditors for 1904 were as follows: O. R.
Rowley, and G. H. Winter, Bank of B. N. A., Montreal, Que.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$108,488 93
Cash received during 1904 from:	
Interest	\$5,778 36
Subscriptions from married members, and fees from unmarried members	5,858 86
Donations from Bank	5,497 00
Total receipts	<u>\$17,134 22</u>

CASH EXPENDITURE.

Cash paid during 1904 for :

(a) Expenses of Management.

Registration fee	\$3 00
Law costs	1 50
	\$4 50

(b) Miscellaneous Expenditure.

Benefits to widows and orphans	3,311 93
Total expenditure	<u>\$3,316 43</u>

TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized in 1844; incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

E. M. Meehan, President	Toronto.
James Simpson, Vice-President	Toronto.
E. J. How, Treasurer	Toronto.
John Chinn, Cor. Secretary	Toronto.
Thos. C. Vodden, Financial Secretary	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by this Society, the total membership of which is 750.

Number of members who died during 1904, 7.

Amount of Funeral Benefits paid in 1904, \$840.00.

Total cash standing to credit of Sick and Funeral Fund, 31st December, 1904, \$2,579.34.

SICK BENEFITS.

Number of members who received Sick Benefits in 1904, 42.

Amount of Sick Benefits paid in 1904, \$808.00.

Number of weeks' sickness experienced in 1904, 202.

ASSETS.

Sick and Funeral Fund (Merchants Bank)	\$2,579 34
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LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1904 in April, July, October, 1904; and January, 1905.

Names and addresses of Auditors for 1904 were as follows: A. E. Knight, G. A. Martin and W. Mæbus.

Books kept for the purposes of Benefit Fund: Treasurer and Financial Secretary's Ledgers, Secretary's Cash Book.

No changes were made in the rules relating to Sick Benefits.

Amount of bond of Secretary, \$400.

Amount of bond of Treasurer, \$400.

CASH RECEIPTS.

Cash balance for 1903 (not extended)	\$2,721 29
Dues	\$939 05
Interest	82 00
Other sources	490 00
Total receipts	<u>\$1,511 05</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits	\$808 00
Funeral benefits (\$490 paid by International)	\$40 00
All other expenditure	5 00
Total expenditure	<u>\$1,653 00</u>

OTTAWA TYPOGRAPHICAL UNION, No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

P. M. Draper, President	Ottawa.
Chas. St. Jacques, Vice-President	Ottawa.
James Watters, Secretary-Treasurer	Ottawa.
Hiel Bowen, Recording Secretary	Ottawa.
A. S. Morris, Corresponding Secretary	Ottawa.
Jos. Lauthier, Chairman Sick Relief Fund	Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Local Union.
Total membership of Local Union, 306.
Two members of the Society died in 1904.
Total amount of Funeral Benefits paid, \$440.

SICK BENEFITS.

Sick Benefits are undertaken by the Local Body.
Number of members of the Society who received Sick Benefits during 1904, 20.
Total amount of benefits paid in 1904, \$384.
Number of weeks' sickness experienced in 1904, 96.
Total amount of cash standing to credit of Sick Fund, \$802.05.

ASSETS.

Cash on deposit in Bank of Ottawa	\$802 05
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LIABILITIES.—None.

MISCELLANEOUS.

Proceedings instituted by or against the Society in 1904. No information.
When were the Society's accounts audited? July, 1904, and January, 1905.
Names and addresses of the Auditors for 1904 were: L. C. Pothier and I. Dionne, both of Ottawa.
No changes were made in the organization or management of the Society during 1904.
Amount of Treasurer's bond, \$200.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$822 10	
Dues		\$2,154 40
Assessments		440 00
Interest		40 00
Total receipts		<u>\$2,634 40</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax	\$1,378 40
Registration fee	3 00
Annual Meeting	150 00
Supplies bought	2 15
Rent, heat and taxes	28 00
Officers' salaries	135 30
Printing, etc.	25 00

\$1,720 35*(b) Miscellaneous Expenditure.*

Funeral Benefits	440 00
Sick Benefits	384 00

Total	\$2,544 35
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GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Yonge and Melinda Streets.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. J. Kennedy, President	Toronto.
Ed. M. Meehan, Vice-President	Toronto.
Thomas Jeffery, Secretary-Treasurer	Toronto.
W. S. Thomson, Trustee	Toronto.
W. Emmerton, Trustee	Toronto.
H. Stevenson, Trustee	Toronto.
C. F. Kinsey, Trustee	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 73.

No members died during 1904. Amount of Funeral Benefit paid, nil.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1904, \$1,158.59.

SICK BENEFITS.

Number of members who received Sick Benefits in 1904, 8.

The total amount of benefits paid in 1904 was \$262.50.

Number of weeks' sickness experienced in 1904, 56.

The total amount paid for medical fees, none.

ASSETS.

Actual amount of cash on hand 31st December, 1904	\$893 89
Canadian Bank of Commerce	264 70
Total	<u>\$1,158 59</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited 30th March, 1904.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book.

The names and post office addresses of the auditors for 1904 were: J. A. Horner and J. A. Masterson, *The Globe*.

During 1904 certain changes were made in the Constitution and Rules in relation to Sick or Funeral Benefits.

Amount of bond of Secretary-Treasurer, \$300.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,023 28
Cash received during 1904 from:	
Initiation fees	50
Dues	261 30
Interest and dividends	229 78
Total	<u>\$491 58</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) Expenses of Management.

Registration fee	3 00
Rent, light, heat and taxes	4 00
Managing officers' salaries, etc.	75 00
Premiums for guarantee of lodge officers	3 00
Postage, etc.	2 50
Supplies bought	3 77
Total expenses of management	<u>\$91 27</u>

(b) Miscellaneous Expenditure.

Sick benefits	265 00
Grand totals	<u>\$356 27</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 29-33 Richmond Street West, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

H. H. Phillips, President	Toronto.
E. Randall, Vice-President	Toronto.
H. Balson, Secretary-Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 135.
No members of the Society died during 1904.
Amount of Funeral Benefits paid in 1904, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 23.
Amount of Benefits paid in 1904, \$276.
Number of weeks' sickness experienced in 1904, 69.
Balance to credit of fund, \$884.70.

ASSETS.

Cash in Imperial Bank	\$884 70
Total	<u>\$884 70</u>

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1904.
The accounts of the Society were audited 3rd January, 1905.
The books of account kept by the Society are: Cash Book and Record Book.
Names and addresses of Auditors of accounts for 1904: S. J. White and Thos. H. Durham, Toronto.
Assessments are made weekly and are payable each Saturday.
No changes were, during 1904, made in the Constitution and Rules in relation to insurance certificates.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$533 15
Application fees	\$11 37
Dues	323 65
Interest	15 95
Total receipts	<u>\$850 97</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$3 00
Salaries	30 00
Printing, etc.	2 60
Sundries	12 00
Total expenses of management	\$47 60

(b) *Miscellaneous Expenditure.*

Sick benefits	276 00
Total expenditure	\$323 60

SANCTUARY ROBIN HOOD, No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 96 Gould Street, Toronto.

Organized 7th February, 1873; incorporated 8th June, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. R. Aylett, Pastor	Toronto.
W. Isaac, Sub Pastor	Toronto.
W. H. Langstone, Treasurer	Toronto.
W. H. Henley, Scribe	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 28.

No member died during 1904.

Number of members' wives died in 1904, 1.

Amount paid for Funeral Benefits, \$25.

SICK BENEFITS.

Five members received Sick Benefits during 1904 amounting to \$124.99.

Number of weeks' sickness experienced during 1904, 48 1/6.

Amount paid for medical attendance during 1904, \$12.

Total amount of cash standing to credit of fund 31st December, 1904, \$771.43.

ASSETS.

Actual cash on hand 31st December, 1904	\$38 93
Deposited in Home Savings Society, Toronto	790 53
Total assets	<u>\$829 46</u>

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited July 19th, 1904, January, 1905.

The following books of account are kept: Record of Sickness and Death, Cash Book and Ledger.

The names and post office addresses of the Auditors for 1904: J. W. Haynes, W. Lightfoot and H. Butcher, all of Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$828 48
Cash received during 1904 from:	
Dues	\$171 62
Interest and dividends	26 70
Total receipts	<u>\$198 32</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Law costs	\$1 00
Registration fee	3 00
Fire insurance	3 20
Rent, light, heat and taxes	12 00
Managing officers' salaries, etc.	12 50
Postage, telegrams and express	3 65
	\$35 35

(b) *Miscellaneous Expenditure.*

Sick benefits	124 99
Medical attendance	12 00
Funeral benefits	25 00
	\$197 34

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 16 Vine Street, Toronto, Ont.

Organized 27th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive officers of the Society at the 31st December, 1904, were as follows:

P. Farley, President	Toronto.
J. Pamphilon, Financial Secretary	Toronto.
R. Thornton, Treasurer	Toronto.
R. Haberstock, Recording Secretary	Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 358.
 Number of members of the Society who died during 1904, 2.
 Total amount of Funeral Benefits paid during 1904, \$600.00.
 Number of members' wives died during 1904, 1.
 Amount of Funeral Benefits paid, \$40.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members who received Sick Benefits during 1904, 78, amounting to \$1,389.15.
 Number of weeks' sickness experienced during 1904, 278.

ASSETS.

Cash in Treasurer's hands	\$59 08
Cash on deposit to Society's credit, not drawn against in the Home Savings and Loan Co.	5,206 25
Total	<u>\$5,265 33</u>

LIABILITIES.—None.

MISCELLANEOUS.

The books and accounts were audited monthly during 1904.
 Names of Auditors: J. McCarthy, R. Walsh and J. Slidders, all of Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$3,888.69
Cash received during 1904 from:	
Initiation fees	\$ 102 00
Dues	4,997 60
Assessments	177 60
Fines	8 85
Supplies sold	20
Interest and dividends	105 43
All other sources	422 10
Total receipts	<u>\$5,813 78</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management*

Per capita tax for management	\$ 276 48
Registration fee	3 00
Supplies	16
Rent, fuel, light, and taxes	95 10
Salaries, officers' and auditors' fees	650 35
Printing, stationery and advertising	386 25
Postage, telegrams and express	37 30
Total expense of management ...	<u>\$1,448 64</u>

(b) *Miscellaneous Expenditure.*

Per capita tax other than for management	290 50
Funeral benefits	640 00
Out of work benefits	94 00
Sick benefits	1,389 15
Loans to travelling members	494 10
Other expenses	80 75
	<u>\$4,437 14</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Hamilton, Ont.

The Executive officers of the Society at the 31st December, 1904, were as follows:

A. Lafrance, President	Hamilton.
Thomas O'Dowd, Financial Secretary	Hamilton.
Fred Hough, Treasurer	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Union; membership, 194.

Number of members who died in 1904, 1.

Funeral Benefits paid in respect of deceased members, \$50.00.

Number of members' wives deceased in 1904, nil; Funeral Benefits paid, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1904, 78.

Total amount Sick Benefits paid during 1904, \$858.75.

Number of weeks' sickness experienced in 1904, 171 2-3 weeks.

Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1904,
\$3,697.93.

ASSETS.

Cash in Treasurer's hands	\$ 37 93
Cash in Bank of Hamilton	3,660 00
Total	<u>\$3,697 93</u>

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited quarterly during 1904.

The books kept are day book and ledger.

Names and post office addresses of the Auditors for 1904, Jos. Burns, Jno. Canary,
and Paul Wirtz, Hamilton.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$2,770 40
Cash received during 1904 from:	
Initiation fees	\$56 50
Dues	2,521 50
Assessments	208 83
Fines	7 25
All other sources	265 90
Total receipts	<u>\$ 3,059 98</u>

CASH EXPENDITURE.

Cash paid during 1904:

(a) *Expenses of Management.*

Managing officers' salaries and officers' and auditors' fees	\$592 90
Rent	40 00
Postage	54 71
Other expenses	457 59
Total expenses of management	<u>\$1,145 20</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	858 75
Funeral benefits	50 00
Gratuities to distressed members	78 50
Total expenditure	<u><u>\$2,132 45</u></u>

UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Greenwich Street, Brantford.

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. Springle....	Brantford.
A. Crandall, Treasurer	Brantford.
F. Mather, Secretary	Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. No members died during 1904, and amount of benefits paid was nil.

SICK BENEFITS.

Number of weeks' sickness experienced in 1904, None.

Number of members who received Sick Benefits during 1904, None.

Total amount of benefits paid in 1904, None.

ASSETS.

Cash on hand 31st December, 1904	\$4 76
Cash on deposit in Royal Loan and Savings Co.	304 53
Total	<u>\$309 29</u>

LIABILITIES.—None.

MISCELLANEOUS.

No regular assessments are made. No assessment was made during 1904.

The Society's accounts for 1904 were audited monthly.

The following books of record and account are kept: Day book, ledger, membership books, registration book.

The names and post office addresses of the auditors for 1904: A. Crandall, E. Storey and Chas. Maxwell.

No changes were made in 1904 in the organization or management of the Society or in relation to benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$280 93
Initiation fees	\$29 50
Dues	233 35
Assessments	9 00
Interest and dividends	7 50
All other sources	24 80
Total receipts	<u>\$304 15</u>

CASH EXPENDITURE.

Cash paid during 1904:

(a) *Expenses of Management.*

Per capita tax	\$ 6 73
Law costs	25
Registration fee	3 00
Rent, light, heat and taxes	17 00
Managing officers' salaries, auditors' fees	32 02
Printing, stationery and advertising	32 23
Postage, telegrams and express	4 11
	<u>\$95 34</u>

(b) *Miscellaneous Expenditure.*

Per capita tax	154 00
All other expenditure	26 45
Grand totals	<u>\$275 79</u>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. A. Collins, President	Toronto.
A. G. Pearce, Vice-President	Toronto.
Arthur J. Bennett, Secretary	Toronto.
Samuel Greggs, Treasurer	Toronto.
C. Ellingsworth, Trustee	Toronto.
J. Brown, Trustee	Toronto.
J. Reeves, Trustee	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1904, 104.

Number of members who died during 1904, 9.

Amount paid for Funeral Benefits, \$400.00.

ASSETS.

Cash in Treasurer's hands	\$3 20
Cash on deposit to Society's credit, not drawn against in the following chartered banks:	
Bank of Commerce, Toronto	1,478 24
Interest due and accrued ...	43 20
Other assets	368 00
Total assets ...	<u>\$1,892 64</u>

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book, and Ledger.

The accounts are audited quarterly.

Names and addresses of auditors for 1904 were as follows: J. Brown, and R. McGuinn, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,549.83	
Application fees		\$9 30
Initiation fees		38 00
Dues		300 40
Honorary members		108 20
Interest and dividends		43 20
Supplies sold		14 50
Other sources		30 15
Total		<u>\$543 75</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Commission	\$10 60
Salaries, officers' and auditors' fees	67 50
Registration fee	3 00
Printing	18 50
Rent, light, etc.	24 00
Postage, etc.	8 70
Supplies bought	2 29
Other expenditure	15 25
Total expenses of management	<u>\$149 84</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00
Gratuities to distressed members	58 00
Total expenditure	<u>\$607 84</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Foresters' Hall, James Street N., Hamilton, Ont.

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wm. Devine, President	Hamilton.
John Dow, Treasurer	Hamilton.
John Gardner, Secretary	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1904, 66.

Four members died during 1904, and \$320 was paid as Funeral Benefits

SICK BENEFITS.—None.

ASSETS.

Cash on hand	\$9 33
Cash deposited with the Provident and Loan Society	606 48
Total assets	<u>\$615 81</u>

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited on July 23rd, 1904.

Names and post office addresses of the Auditors for 1904, John A. Savage, and Wm. A. Knowles, Hamilton.

RECEIPTS.

Cash balance from 1903 (not extended)	\$634.44
Initiation receipts	\$12 00
Dues	261 10
Interest	20 03
All other sources detailed in memo.	200 00
Total receipts	<u>\$493 13</u>

CASH EXPENDITURE.(a) *Expenses of Management.*

Registration fees	\$6 00
Commission	70 00
Salaries	19 80
Supplies bought	8 30
Rent	16 00
Postage and travelling expenses	3 86
Other management expenses (detailed in memo)	80
Total management expenses	\$124 76

(b) *Miscellaneous Payments.*

Funeral benefits	320 00
Medical attendance	67 00
Total expenditure	<u>\$511 76</u>

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Edwin Goodman, President St. Catharines.
 William F. Clarke, Vice-President Grimsby.
 Levi Yale, Secretary-Treasurer St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1903	111	\$ c. 11,100 00
Add contracts taken during 1904, new or renewed	7	700 00
Gross number and amount of contracts on foot at any one time during 1904	118	11,800 00
	Number.	Amount.
Contracts matured in 1904	3	\$ c. 300 00
Total deductions extended	3	300 00
Net contracts on foot at 31st December, 1904	115	11,500 00

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines \$230 36

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purpose of life insurance certificates are made when found necessary.

Two assessments was made during 1904, payable May 17th and October 9th, 1904.

The accounts of the Society were audited on the 10th February, 1904.

Books of record or account kept for purposes of insurance certificates are: Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1904, W. A. Mittleberger, St Catharines, and Wm. McIntosh, St. Catharines.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$252.14
Cash received during 1904 from:	
Assessments	\$421 00
Interest and dividends	7 22
Total receipts	<u>\$428 22</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Commission	\$40 90
Registration fee	3 00
Printing, stationery and advertising	9 50
Postage, telegrams and express	3 75
Total expenses of management	<u>\$57 15</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	300 00
Total expenditure	<u>\$357 15</u>

TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Richmond Hall, Toronto.

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893, re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. H. Pickles, President	Toronto.
G. Coney, Financial Secretary	Toronto.
J. W. Williamson, Treasurer	Toronto.
J. W. Griffin, Cor. Secretary	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the International Body. Membership of local body, 980.

Number of members who died during 1904, 8.

Amount of Funeral Benefits paid in respect of deceased members, \$400.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, with a membership of 935.

Number of members who received Sick Benefits during 1904, 29.

Total amount of Benefits paid in 1904 in respect of sick members, \$304.48.

Number of weeks' sickness experienced in 1904, 108 5/7.

Amount paid for medical attendance during 1904, \$139.37.

Amount standing to credit of Sick Benefit Fund 31st December, 1904, \$731.39.

ASSETS.

Cash in Bank of Commerce 31st December	\$731 39
Cash shares	1,100 00
Total	<u>\$1,831 39</u>

LIABILITIES.—None.

MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1904 31st December, 1904.

Names and addresses of auditors for 1904 were as follows: W. A. Douglas, B.A., Toronto.

No changes were made during 1904 in the Constitution and Rules in relation to benefits.

CASH RECEIPTS.

Cash balance 31st December, 1903	\$855.99	
Assessments		\$319 25
Other sources		400 00
Total receipts		<u>\$719 25</u>

CASH EXPENDITURE.

All expenses of management are paid from the General Fund.

(b) Miscellaneous Expenditure.

Funeral Benefits (Paid by International)	\$400 00
Sick Benefits	304 48
Medical attendance	139 37
Total expenditure	<u>\$843 85</u>

THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Davenport.

Organized 2nd day of July, 1890; incorporated in Ontario 10th day of March, 1897.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

C. Stevens, President	Davenport.
J. Hill, Vice-President	Davenport.
C. Oakley, Secretary	Toronto.
S. M. Gray, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 1,120.

Eight members died during 1904 and Funeral Benefits amounting to \$240 were paid.

SICK BENEFITS.

Number of members who received Sick Benefits during 1904, 175.

Total amount of Sick Benefits paid during 1904, \$2,248.08.

Number of weeks' sickness experienced during 1904, 562.

Amount paid for medical attendance during 1904, \$1,166.25.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1904, \$1,293.08.

ASSETS.

Actual cash on hand 31st December, 1904	\$480 96
Actual cash in Canadian Bank of Commerce	1,493 84
	\$1,974 80

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1904.

The books of the Society were duly audited December 31st, 1904.

The following books of record are kept: Secretary's Cash Book, Treasurer's Cash Book.

Names and addresses of Auditors of accounts of 1904: J. V. Phipps and J. Crapper, Toronto.

No changes were made during 1904 in the Constitution and Rules in relation to Benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,649 69
Cash received during 1904 from:	
Assessments	\$3,657 70
Interest	46 20
Other sources	12 30
Total	<u>\$3,716 20</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee and law costs	\$10 00
Officers' salaries, etc.	268 00
Annual meeting	7 50
Printing	7 50
Postage	4 78
Guarantee Bonds	13 00
Other expenditure	76 70
Expenses of management	<u>\$387 48</u>

(b) Miscellaneous Expenditure.

Funeral benefits	240 00
Sick Benefits	2,248 08
Medical attendance	1,167 25
Gratuities to distressed members	30 00
Grand totals	<u>\$4,072 81</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wesley Pascoe, President	Toronto.
John J. Moran, Secretary, 326 Wilton Ave.	Toronto.
Louis Dubois, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 124.
 Number of members who died during 1904, none.
 Amount paid for Funeral Benefits during 1904, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members of the Society who received Sick Benefits during 1904, 39.
 Amount paid for Sick Benefits during 1904, \$573.12.
 Number of weeks' sickness experienced in 1904, 111.
 Amount paid for medical attendance, \$52.50.
 Total amount to credit of Sick Benefit Fund, \$134.78.

ASSETS.

Cash on hand	\$134 78
Total	<u>\$134 78</u>

LIABILITIES.—None.

MISCELLANEOUS.

Fifty-two assessments were made during 1904, payable weekly.
 The Society's accounts were audited December, 1904.
 Names and addresses of the Auditors of accounts for 1904: Milton Green and L.
 J. Lefebvre, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$187 62
Cash received during 1904:	
Dues	\$549 13
Doctors' fees	52 50
Total receipts	<u>\$601 63</u>

CASH EXPENDITURE.

Cash paid during 1904 for :

(a) Expenses of Management.

Registration fee	\$3 00
Salaries of Officers	24 00
Law costs	50
Total expenses of management	27 50

(b) Miscellaneous Expenditure.

Sick benefits	573 12
Medical attendance	52 50
Refund	1 35
Total expenditure	\$654 47

THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 117 King Street West, Toronto, Ontario.

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Ferris Breen, President	Toronto Junction.
David Thompson, Vice-President	Toronto.
Wm. Ray, Treasurer	Toronto.
A. Linton, Secretary	Toronto.

DIRECTORS.

R. Burbidge	Toronto.
G. Grundler	Toronto.
H. Libby	Toronto.
J. Chubb	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1904, 140.

Two members died in 1904.

Funeral Benefits were paid in 1904 amounting to \$100.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1904, 15.

Amount of Sick Benefits paid during 1904, \$521.

Number of weeks' sickness experienced in 1904, 87.

Total amount to credit of General Fund from which all claims are paid, \$199.26.

ASSETS.

Balance to credit of Sick and Funeral Funds (Home Savings & Loan Co.)... \$199 26

MISCELLANEOUS.

Dues are collected monthly.

The Society's accounts for 1904 were audited on the 17th February, 1905.

No changes were made during 1904 in the organization and management or the Constitution and Rules of the Society in relation to Benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$70 06
Cash received during 1904:	
Assessments	\$678 20
Total receipts	<u>\$678 20</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Registration fee	\$3 00
Salaries, officers' and auditors' fees	25 00
Total expenses of management	<u>\$28 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	521 00
Funeral benefits	100 00
Total expenditure	<u>\$649 00</u>

THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 48 Yonge Street, Toronto, Ont.

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

John Blackhall, President, Dominion Express Toronto.
F. W. Branscombe, Secretary-Treasurer Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Association. Membership, 304.
Number members died during 1904, 4.
Amount of Funeral Benefits paid, \$200.
Cash standing to credit of Funeral Benefit Fund, \$97.10.

SICK BENEFITS.

Sick Benefits are undertaken by the Association.
Number of members who received Sick Benefits in 1904, 65.
Total amount of Sick Benefits paid in 1904, \$1,501.10.
Number of weeks' sickness experienced during 1904, 250.
Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1904, \$2,358.90.

ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit	\$2,358 90
Cash in Dominion Bank, Toronto, Funeral Benefit Fund	97 10
Total assets	<u>\$2,456 00</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1904

The Society's books were duly audited on January 6th, 1905.

The following books of record and account are kept for the purpose of Sick Benefits: Ledger, Index Book and Bank Book.

The names and post office addresses of the Auditors for 1904 were as follows: W. H. Plant and F. M. Hall, Toronto.

Amount of bond of Secretary-Treasurer, \$500.

CASH RECEIPTS.

Amount of cash on hand 31st December, 1903	\$2,279 35
Cash received during 1904 from:	
Application fees	\$23 50
Dues, Sick	1,759 00
Assessments	142 25
Interest	57 90
 Total receipts	 <u>\$1,982 65</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) Expenses of Management.

Registration	\$3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery and advertising	45 90
Guarantee for Secretary-Treasurer	5 00
Postage	1 00
 Total expenses of management	 <u>\$104 90</u>

(b) Miscellaneous Expenditure.

Funeral benefits	200 00
Sick benefits	1,501 10
 Total expenditure	 <u>\$1,806 00</u>

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. Mephram, President	Toronto.
J. Seymour, Treasurer	Toronto.
R. J. Patterson, Financial-Secretary	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 83.

Number of members who died during 1904, 2.

Amount of Funeral Benefits paid in respect of deceased members, \$198.

SICK BENEFITS.

Number of members who received Sick Benefits during 1904, 7.

Amount of Sick Benefits paid during 1904, \$124.50.

Number of weeks' sickness experienced during 1904, 34.

Amount paid for medical attendance during 1904, \$61.80.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1904, \$572.27.

ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Home Savings & Loan Co., Toronto....	\$567 86
Cash on hand	4 41
Total assets	<u>\$572 27</u>

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in December, 1904.

Names and addresses of the Auditors of accounts of 1904: J. L. Cosgrove, C. A. Snyder and J. Daley, all of Toronto.

No changes were, during 1904, made in the organization and management or in the Constitution and Rules of the Society in relation to Benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$465 73
Cash received during 1904 from:	
Application fees, initiation fees	\$110 00
Dues	463 61
Interest	17 23
Other sources	1 25
 Total receipts	 \$592 09

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$3 00
Supplies bought	53 10
Rent	18 00
Postage	1 65
 Total management expenses	 \$75 75

(b) *Miscellaneous Expenditure.*

Funeral benefits	198 00
Sick benefits	124 50
Medical attendance	61 80
Other expenditure	22 50
 Total expenditure	 \$482 55

WM. & J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 2 Church Street, Toronto.

Organized 1883; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wm McLean, President	Toronto.
W. White, Vice-President	Toronto.
J. G. Greey, Treasurer	Toronto.
Arthur C. Quinn, Secretary	Toronto.

SICK BENEFITS.

Number of members in the Society at 31st December, 1904, 120.

Number of members who received Sick Benefits during 1904, 42.

Total amount of Sick Benefits paid during 1904, \$506.92.

Number of weeks' sickness experienced during 1904, 131.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1904, \$138.50.

ASSETS.

Cash in Imperial Bank, Toronto\$138 50

LIABILITIES.—None.

MISCELLANEOUS.

Number of members who died during 1904, none.

Assessments are made for the purpose of benefits monthly.

Fifteen such assessments were made during the year 1904.

The Society's books were duly audited in January, April, June and October.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the Auditors for 1904 were as follows:

J. H. Watts and A. Pearce, Toronto.

CASH RECEIPTS.

Cash balance form 1903 (not extended)	\$21.07	
Assessments		\$529 94
Interest		1 16
Donations		100 00
Total		<u>\$631 10</u>

CASH EXPENDITURE.

Registration fee	\$3 00
Salaries	3 75
Total management expenses	<u>\$6 75</u>
Sick benefits	506 92
Total expenditure	<u>\$513 67</u>

BERTRAM ENGINE WORKS COMPANY MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Corner Bathurst and Niagara Streets, Toronto, Ont.

Incorporated 21st December, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Chas. Hall, President	Toronto.
A. Reid, Vice-President	Toronto.
H. O. Morris, Secretary	Toronto.
D. T. Montgomery, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with the total membership of 117.

Number of members who died during 1904, 1.

Amount paid for Funeral Benefits during 1904, \$50.00.

Total amount to the credit of the Sick and Funeral Benefit Fund, \$168.61.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1904, 41.

Amount paid for Sick Benefits during 1904, \$383.65.

Number of weeks' sickness experienced in 1904, 97 1-7

Amount paid for medical attendance, \$216.70.

ASSETS

In Treasurer's hands	\$4 19
Bank of Toronto	164 42
Total	<u>\$168 61</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made weekly. Fifty-two such assessments were made during 1904.

The Society's accounts were audited in August, 1904, and January 20th, 1905.

Names and addresses of the Auditors of 1904. A. Reid, W. Carroll and L. May, Toronto.

The books of record or account kept are: Secretary's and Treasurer's cash-books: membership roll-book, minute-book, and Secretary's pay-cheque book.

No changes were made during 1904 in the organization or management and in the Constitution or Rules of the Society.

Amount of Fund of Treasurer, \$300.00.

CASH RECEIPTS.

Cash balance from 1903	\$138.96
Cash received during 1904 from:	
Assessments	\$698 75
	<u>\$698 75</u>

CASH EXPENDITURE.

Cash paid during 1904 for:

(a) *Expenses of Management.*

Registration fee	\$3 00
Salaries	10 00
Meeting and travelling	3 50
Bond	2 25
	<u> </u>
Total expense of management	\$18 75

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick Benefits	383 65
Medical attendance	216 70
	<u> </u>
Total expenditure	\$669 10

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

F. Much, President	Woodstock.
L. Rogers, Vice-President	Woodstock.
W. E. Gould, Secretary-Treasurer	Woodstock.
A. Starr,	} Board of Management. Woodstock.
F. Carter,	
C. Trant	
C. Bond,	
W. Geo.	
H. R. Gould,	

FUNERAL BENEFITS.

Number of members who died during 1904, none.
Amount of Funeral Benfiets paid during 1904, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 11.
Number of weeks' sickness experienced during 1904, 18 5-6.
Amount paid in respect of sick members during 1904, \$54.50.
Amount paid for medical attendance, \$96.25.
Total amount of cash standing to credit of fund at 31st December, 1904, \$253.61.

ASSETS.

Balance Imperial Bank at Woodstock

CASH RECEIPTS.

Balance from last term	
Dues and asesssments	\$246 90
Interest	4 22
Donation	82 00
Total receipts	<u>\$333 12</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Registration	\$3 00
Supplies	8 90
Total expenses of management	<u>\$11 90</u>

(b) Miscellaneous Expenditure.

Sick benefits	54 50
Medical officers' salary	96 25
Total expenditure	<u>\$258 90</u>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Brantford.

Incorporated in Ontario August 19th, 1899.

The Executive Officers of the Association at 31st December, 1904, were as follows.

Frank Cockshutt, Hon. President	Brantford.
Harry Cockshutt, President	Brantford.
Arthur Ames, First Vice-President	Brantford.
A. E. Balne, Second Vice-President	Brantford.
David Richardson, Secretary	Brantford.
Peter M. Yule, Treasurer	Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 275.

Two members died during 1904, and Funeral Benefits were paid amounting to \$80.

Total cash standing to credit of Funeral Benefit fund at 31st December, 1904, \$187.12.

SICK BENEFITS.

Sick Benefits are undertaken by Society. Sixty-one members received Sick Benefits during 1904, amounting to \$860.85.

Number of weeks' sickness experienced in 1904, 228.

Total amount of cash standing to credit of Sick Benefit Fund 31st December, 1904, \$187.12.

MISCELLANEOUS.

The Society's accounts were audited January 24th, 1905.

The books of record kept, are as follows: Assessment book, Financial detail book, Cash book, Minute book.

Names and post office addresses of the Auditors of accounts of 1904, Chas. Bowery and Herbert Chittenden, Brantford.

No changes were made in regard to Sick Benefits during 1904.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$185.18	
Assessments		\$986 05
All other sources		55 74
Total		<u>\$1,041 79</u>

CASH EXPENDITURE.

Law costs	\$1 00
Registration fee	3 00
Printing, stationery and advertising	10 00
Officers' salaries, etc.	35 00
Total	<u>\$49 00</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	80 00
Sick benefits	850 85
Gratuities (special)	60 00
Grand totals	<u>\$1,039 85</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 51 Howie Avenue, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Edward J. Hopkings, President	Toronto.
Hector McNeill, Treasurer	Toronto.
Samuel Deans, Secretary	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a membership of 117.

Number of members who died during 1904, one.

Amount of Funeral Benefits paid during 1904, \$25.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1904, no information.

Amount of Benefits paid in 1904, \$358.60.

Number of weeks' sickness experienced in 1904, 87.

ASSETS.

Total cash assets	\$1,937 68
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LIABILITIES.—No information.

MISCELLANEOUS.

The accounts of the Society were duly audited for the year 1904, January 1st. 1905.

Names and addresses of the Auditors for the year 1904, George Sink and Thomas Dowling, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,454.23
Cash received during 1904 from:	
Dues	\$443 00
Application fees	18 75
All other sources	500 65
Total receipts	\$962 40

CASH EXPENDITURE.

Cash paid during 1904 for :

(a) *Expenses of Management.*

Per capita tax	\$ 10 00
Supplies bought	46 50
Rent	49 50
Managing officers' salaries and officers' and auditors' fees.....	46 00
Postage and express	4 35
Printing	21 55
Total expense of management	\$177 90

(b) *Miscellaneous Expenditure.*

Funeral Benefits	52 40
Sick Benefits	358 60
Medical attendance	75 00
Other expenditure	50 00
Total expenditure	\$713 90

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Incorporated 17th June, 1901.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Henry Hill, President	Toronto.
F. H. Matthews, Vice-President	Toronto.
J. M. Ogilvie, Secretary-Treasurer	Toronto.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Membership, 200.

Number of members who received Sick Benefits during 1904, 16.

Total amount of Sick Benefits paid during 1904, \$364.40.

Number of weeks' sickness experienced during 1904, 83.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1904, \$360.32.

ASSETS.

Cash in Treasurer's hands.....	\$53 70
Cash in Standard Bank	306 62
	<u>\$360 32</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the first of each month. Nine such assessments were made during 1904.

The accounts of the Society were duly audited in September and December, 1904.

Names and addresses of Auditors for 1904, H. Shelley, J. G. Hallett, and T. Rushworth, Toronto.

Amount of bond of Secretary, \$200.00.

RECEIPTS.

Cash balance from 1903 (not extended)	\$315 08
Dues	\$406 00
Interest	8 14
Other sources	20 00
	<u>\$434 14</u>

EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$3 00
Rent, etc.	2 00
Officers' salaries	17 50
Premiums for Guarantee	2 00
	<u>\$24 50</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	346 40
Total expenditure	<u>\$388 90</u>

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Woodstock, Ont.

Organized 1895; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wm. Stalker, President	Woodstock.
David Copp, Vice-President.....	Woodstock.
Thomas Milburn, Secretary	Woodstock.
T. J. McBeath, Treasurer	Woodstock.

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society, the membership of which, at 31st December, 1904, was 299.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Forty-seven members received Sick Benefits during 1904, amounting to \$474.25.

Number of weeks' sickness experienced during 1904, 181.

Amount paid for medical attendance, \$299.75.

Amount of cash standing to credit of the fund, \$490.18.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock	\$190 18
Cash on deposit Oxford Permanent L. and B. Society, Woodstock	300 00
Total	<u>\$490 18</u>

LIABILITIES.—None.

MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1904.

Books kept by the Society: Cash book, minute book and members' roll.

The books of the Society were audited 5th January, 1905. Names of Auditors, C. Babb, and Henry E. Karn.

RECEIPTS.

Cash balance from 1903 (not extended)	\$472 59	
Assessments		\$837 06
Interest		9 53
Total		<u>\$846 59</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Law costs	1 00
Registration fee	3 00
Expenses of annual meeting	6 85
Rent	5 00
Printing	4 15
Salary of Secretary	25 00
Total management expenses	<u>\$45 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	474 25
Medical attendance	299 75
Gratuities to distressed members	10 00
Total expenditure	<u>\$829 00</u>

*Formerly The Anderson Furniture Company, Limited, Employees' Benefit Society.

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jas. Hutchinson, President	Woodstock.
H. Greenaway, Vice-President	Woodstock.
D. S. McLeod, Treasurer	Woodstock.
D. Brown, Secretary.	Woodstock.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, the membership of which is 221.
Number of members who received Sick Benefits during 1904, 78.
Total amount of benefits paid in 1904, \$620.83.
Number of weeks' sickness experienced in 1904, 212½.
Total amount of cash standing to credit of Sick Benefit Fund, \$298.29.

ASSETS.

Cash in Bank of Commerce, Woodstock	\$298 29
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LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Twelve such assessments were made during 1904.
The Society's books were duly audited January, 1905.
The names and post office addresses of the auditors for 1904 were as follows: Thos. Armstrong and S. France, Woodstock.
No changes were made during 1904 in the organization, management or constitution and rules of the Society.

CASH RECEIPTS.

Cash balance from 1903	\$317.01
Cash received during 1904 from:	
Initiation fees	\$128 00
Dues	499 35
Interest	9 06
All other sources	91 00
Total receipts	<u>\$727 41</u>

CASH EXPENDITURE.(a) *Expenses of Management.*

Law costs	\$1 00
Registration fees	3 00
Supplies bought	11 15
Officers' and auditors' salaries	77 90
Clerk hire	10 00
Printing, stationery and advertising	6 00
Total expenses of management	\$109 05

(b) *Miscellaneous Expenditure.*

Sick benefits	620 83
Other expenditure	16 25
Total expenditure	\$746 13

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

F. E. Cooper, President Toronto.
Fred G. Butt, Secretary Toronto.
W. J. Faulkner, Treasurer Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society; total membership at 31st December, 1904, 161.

Number of members who died during 1904, none.
Amount of Funeral Benefits paid during 1904, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
Number of members who received Sick Benefits during 1904, 21.
Amount paid for Sick Benefits during 1904, \$254.50.
Number of weeks' sickness experienced in 1904, 84.
Total amount of cash standing to credit of Sick Benefit Fund, \$100

ASSETS.

Cash on deposit in Imperial Bank, Toronto.	\$100 00
Total assets	<u>\$100 00</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.
Society's books were duly audited on December 20th, 1904.
Twelve assessments were made in 1904 payable second Tuesday each month.
The books of record are cash book and ledger.
Names and addresses of auditors for 1904 were as follows: G. H. Quarrington, Chas. Quarrington, and David Rae, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$100.00
Cash receipts for 1904 (Application fees, dues, initiation and assessment fees)	\$484 00
Interest	8 15
Total	<u>\$492 15</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Salaries, officers' and auditors' fees	\$15 00
Registration fee	3 00
Printing etc.	4 75
Total expenses of management	<u>\$22 75</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	254 50
Divided as dividends ...	214 90
Total expenditure	<u>\$492 15</u>

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Amherstburg, Ont.

Organized 14th May; incorporated in Ontario, 25th November, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows.

H. Reaume, President	Amherstburg.
Alex. Bertrand, Vice-President	Amherstburg.
John Burns, Financial Secretary	Amherstburg.
L. Bertrand, Recording Secretary	Amherstburg.
J. Reaume, Treasurer	Amherstburg.

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society. Members 36.
 Number of members who received Sick Benefits in 1904, 5.
 Total amount paid for Sick Benefits in 1904, \$94 85.
 Number of weeks' sickness experienced in 1904, 23.
 Balance to credit of Fund 31st December, 1904, \$62 85.

ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1904	\$ 62 85
Total assets	<u>\$ 62 85</u>

LIABILITIES.—No information.

MISCELLANEOUS.

The books of the Society were audited January 25th, 1904.
 Names and addresses of Auditors for 1904, P. Reaume and A. Ambrie.

CASH RECEIPTS.

Dues	\$ 99 25
Application fees	1 00
Total	<u>\$100 25</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$ 3 00
Rent, light, heat, taxes	15 00
Officers' Salaries	15 00
Other expenses	8 45
Total expenses of management	<u>\$ 41 45</u>

(b) *Miscellaneous Expenditure.*

Sick Benefits	94 85
Total expenditure	<u>\$ 136 30</u>

CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Ottawa, Ont.

Organized February, 1894; incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows.

W. C. Ogilvie, President	Ottawa.
C. Horton, Vice-President	Ottawa.
D. S. Sawyer, Financial Secretary	Ottawa.
W. D. J. McEwen, Rec. Sec. 154 Florence	Ottawa.

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, with a membership of 61.

Number of members who received benefits in 1904, 21.

Amount of benefits paid in 1904 in respect to sick members, \$170.50.

Number of weeks' sickness experienced in 1904, 56 5-6.

Amount paid for medical attention. None.

ASSETS.

Cash in Treasurer's hands	\$ 63 59
Cash in Bank of Ottawa	176 55
Total	<u>\$240 14</u>

LIABILITIES.—None.

MISCELLANEOUS.

The books of the Society were audited in January, 1905.

Names and post office addresses of the Auditors for 1904 were as follows: D. P. Braceland, H. Kingsland and W. Bumpass.

During 1904 no changes were made in the Constitution.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$18 34
Cash received during 1904 from:	
Application fees	\$ 2 50
Dues	158 50
Withdrawn from bank	60 00
Total receipts	<u>\$221 00</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee	\$ 3 00
Supplies bought, etc	1 25
Postage	1 00
Total expenses of management	<u>5 25</u>

(b) Miscellaneous Expenditure.

Sick benefits	<u>170 50</u>
Total expenditure	<u>175 75</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario 4th March, 1903.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Henry Bromley, President	Toronto.
J. R. Aylett, Vice-President	Toronto.
Arch. G. McLean, Secretary	Toronto.
J. L. Rouse, Treasurer	Toronto.

SICK BENEFITS.

The total membership of the Society at 31st December, 1904, was 31.

Sick Benefits are undertaken by the Society, eight members were sick.

Total amount of Benefits paid in 1904, in respect of sick members, \$88.

Number of weeks' sickness experienced, 24.

Amount standing to credit of Sick Benefit Fund 31st December, 1904, \$168 44.

ASSETS.

Cash in Home Savings and Loan Co., 31st December, 1904, \$168 44

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited for 1904 on 31st December, 1904.

Names and addresses of auditors for 1904 were as follows: E. O. Care and G. C. Flint, Toronto.

CASH RECEIPTS.

Cash balance, 31st December, 1903	\$270 77
Dues	\$ 63 40
Interest	5 90
Other sources	4 00
	<u>\$ 73 30</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fees	\$ 3 00
Annual meeting	3 50
Salaries	10 00
Postage	15
Other management expenses	1 00
Total expenses of management	<u>\$ 17 65</u>

(b) *Miscellaneous Expenditure.*

Sick benefits	88 00
Other expenditure	69 98
Total expenditure	<u>\$175 63</u>

BRICKLAYERS' AND MASONS' UNION No. 1. OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, King Stret, Hamilton.

Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

R. Ailles, President	Hamilton
A. J. Seymour, Rec. and Cor. Secretary	Hamilton
Henry Robinson, Treasurer	Hamilton

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1904, was 155.

Number of members of the Society who died during 1904, 5.

Amount of benefits paid in respect of deceased members, \$500.

SICK BENEFITS.

Sick Benefits have been discontinued.

ASSETS.—\$1,193.38.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments of \$1 are made at each death.

Five assessments were made during the year 1904.

The Society's books were audited during 1904 in the month of December.

Names and addresses of Auditors for 1904 were as follows: J. T. Laing and E. Buscombe.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$924 91
Cash received during 1904 from:	
All sources	\$1,134 82
Total receipts	<u>\$1,134 82</u>

CASH EXPENDITURE.

Management expenditure	\$351 85
Funeral Benefits	500 00
Medical attendance	14 50
	<u>\$866 35</u>

THE UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 65 Princess Street, Chatham.

Organized October, 1855; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1904, were as follows.

Mary Ann Anderson, President	Chatham.
Amanda Dolman, Vice-President	Chatham.
Mary E. Anderson, Secretary	Chatham.
Rebecca Venerable, Treasurer	Chatham.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1904, 31.

Two members died during 1904, and Funeral Benefits were paid, amounting to \$55.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members of the Society who received Sick Benefits during 1904, 8.

Total amount of benefits paid in 1904, \$52 00.

Number of weeks' sickness experienced in 1904, 7.

Total amount of cash standing to credit of Sick Fund, \$427.32.

ASSETS.

Cash on deposit in Bank of Montreal at Chatham	\$400 00
Cash on hand	27 32
Total assets	<u>\$427 32</u>

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited June 13th and December 13th, 1904.

Names and addresses of Auditors for 1904 were as follows: Mary A. Anderson, Mary E. Anderson and R. Venerable.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$6 81	
Dues		\$ 64 01
Interest		66 48
Total		<u>\$130 49</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$ 3 00
Postage, etc	24
Total expenses of management	<u>\$3 24</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	55 00
Sick benefits	52 00
Total expenditure	<u>\$110 24</u>

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF
SAMARIA, HAMILTON, 'ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S. and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, MacNab Street, N., Hamilton.

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Mary Hawkins, Presiding Daughter	Hamilton.
Henrietta Holland, Treasurer	Hamilton.
Annie Gwyder, Secretary	Hamilton.

FUNERAL BENEFITS.

Two members died during the year 1904 and \$50 were paid in benefits.

SICK BENEFITS.

Sick Benefits are undertaken by the Society with a membership of 25.

Number of members who received Sick Benefits during 1904, 5.

Amount of Sick Benefits paid during 1904, \$36.

Number of weeks' sickness experienced during 1904, 13.

Amount standing to credit of Sick and Funeral Benefit Fund \$439.81.

ASSETS.

LIABILITIES.—No information.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$118 97	
Application fees		\$ 3 00
Dues		81 75
Total receipts		<u>\$ 84 75</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904 for:

Registration fee	\$ 3 00
Rent, light, heat and taxes	20 00
Salaries	2 25
Other expenditure	2 50
	<u>\$27 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00
Sick benefits	36 00
Total expenditure	<u>\$113 75</u>

L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

(Returns Book, p. 232).

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1904, were as follows:

Wilfred Blais, President	Hintonburg.
J. T. Lemay, Recording Secretary	Hull, Que.
J. N. Rattey, Treasurer	Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 360.

Number of members of the Society who died in 1904, 3.

Total amount of Funeral Benefits paid in respect of deceased members was \$1,200.

Number of members' wives deceased in 1904, none.

Amount of Funeral Benefits paid in respect of deceased wives, nil.

Total cash standing to credit of Funeral Fund at 31st December, 1904, \$3,259.60.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1904, 50.

Amount of Sick Benefits paid in 1904, \$907 65.

Number of weeks' sickness experienced in 1904, 226 6-7.

Total amount of cash standing to credit of Sick Benefit Fund at December 31st, 1904, \$1,652 51.

ASSETS.

Cash on deposit in La Banque Nationale, Ottawa	\$4,903 98
Actual cash on hand at 31st December, 1904	37 96
Dues and assessments due and unpaid	97 25
Other assets	669 83
Total assets	<u>\$5,709 02</u>

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were audited monthly and annually.

The names and addresses of the Auditors for 1904 were as follows: Albert Chapman and Antoine Paquette, Ottawa.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$3884 00
Cash received during 1904 from:	
Initiation fees	\$ 16 50
Dues	3,133 25
Interest and dividends	113 20
Other sources (detailed in memo.)	95 95
Total receipts	<u>\$3,358 90</u>

CASH EXPENDITURE.

(a) *Management Expenses.*

Cash paid during 1904:	
Registration fee	\$ 3 00
Rent, light, heat and taxes	90 00
Managing officers' salary, etc.	116 90
Printing, stationery and advertising	5 00
Postage, telegrams and express	8 47
Supplies bought	1 31
Other expense (detailed in memo.)	62 75
Total expenditure for management	<u>\$ 287 43</u>

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans	1,200 00
Sick benefits	907 65
Grand total	<u>\$2,395 08</u>

THE GRAND LODGE OF THE SONS OF IRELAND PROTESTANT ASSOCIATION.*

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Robert Cauldwell, Grand President	Toronto.
Robert Dalzell, Grand Vice-President	Toronto.
Thomas Rooney, Grand Secretary	Toronto.
Robert Kerr, Grand Treasurer	Toronto

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1904, was 287.

Number of members who died during 1904, 3.

Total amount of Funeral Benefits paid during 1904, \$400.

No members' wives died during 1904.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.

Number of members sick during 1904, 11.

Amount of Sick Benefits paid in 1904, \$234.05.

Number of weeks' sickness experienced in 1904, 82.

Amount paid for medical attendance during 1904, \$273 44.

Total cash standing to credit of Sick Benefit Fund, \$191 06.

ASSETS.

Cash 31st December, 1904, in Home Savings and Loan Co.	\$856 80
Total assets	<u>\$856 80</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assesments are made quarterly.

Four assessments were made during the year 1904, payable March, June, September and December.

The Society's accounts were duly audited February 18th, 1905.

Books of record or account, kept for purposes of insurance certificates, are as follows: Day book, cash book and ledger.

Names and post office addresses of Auditors for 1904, Alex. Douglas and W. J. Dunlop, Toronto.

No changes were made in 1904 in the organization or management of the Society.

No changes were made in the Constitution and Rules in relation to benefits.

*Name changed by Order-in-Council 3rd May, 1905, to the "Sons and Daughters of Ireland Protestant Association."

CASH RECEIPTS.

Cash balance from 1903 (not extended), Grand body, \$807.42; Subordinate, \$489.64.

	Grand. Body.	Subordinate. Bodies.
Cash received during 1904 from:		
Initiations		\$ 26 00
Dues		1,046 35
Assessments	\$391 35	
Per capital tax and levies	115 40	
Supplies sold	8 90	
Interest	43 70	3 21
Other sources	140 15	126 04
Total	\$699 50	\$1,201 60

CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand. Body.	Subordinate. Bodies.
Cash paid during 1904 for:		
Per capita tax		\$569 50
Registration fee	\$ 3 00	
Expenses of annual meeting	32 65	
Supplies bought	1 75	14 09
Rent	4 50	133 70
Salaries	78 00	
Official journal	36 00	
Printing, advertising and stationery	6 99	40 11
Total expenses of management	\$162 89	\$757 40

(b) *Miscellaneous Expenditure.*

Funeral benefits	400 00	
Sick benefits		234 05
Medical attendance		273 44
Other expenditure	87 23	18 00
Grand total	\$487 23	\$1,372 89

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Worrell, Grand Master	Picton.
Nicholas Ingram, Grand Secretary	Port Perry.
E. H. Purdy, Grand Treasurer	Port Perry.
Wm. M. Fitzgerald, President Orphanage Board	Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership at which at 31st December, 1904, was 4,772.

Total number of members who died during 1904, 24.

Amount of Funeral Benefits paid in respect of deceased members in 1904, \$1,786.15.

Cash standing at credit of Funeral Fund at 31st December, 1904, \$1,313.37.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1904, 13.

Amount of benefits paid in 1904 in respect of sick members, \$89.

Number of weeks' sickness experienced in 1904, 42.

Amount paid for medical attendance, \$113.75.

Total amount standing to credit of Sick Benefit Fund, \$329.66.

ASSETS.

	Grand Body
Real estate, less incumbrances	\$11,300 00
Actual cash in hands of Treasurers	434 00
Western Bank, Port Perry	1,081 29
Commerce Bank, Port Perry	1,775 76
Montreal Bank, Picton	114 18
Dues and assessments called but not yet paid	1,734 87
Aggregate amount of all other assets	5,917 42
Totals	<u>\$22,357 52</u>

LIABILITIES.

	Grand Body.
Aggregate amount of all liabilities	<u>\$27 34</u>

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly, oftener when necessary. Nineteen assessments were made during the year 1904, payable in thirty days from date of issue.

The books and accounts were duly audited on September 7th, 1904.

The books of record and account kept by the Society are Day Book, Ledger and Benefit Roll Book.

Names and addresses of the Auditors for 1904: J. D. McGill, Toronto, Ont.; G. J. Morrish, Port Perry.

Certain changes were made in the Constitution and Rules during 1904.

Number of members in Ontario at 31st December, 1904, 2,909.

Number of members in Ontario who died during 1904, 12.

Amount of death benefits paid to Ontario members in 1904, \$1,386.15.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

CASH RECEIPTS.

	Grand body.
Cash balances from 1903 (not extended)	\$2,698 82
Cash received during 1904 from:	
Assessments	\$2,435 98
Per capita tax and levies	1,332 99
Charter fees	103 00
Supplies sold	151 85
Rent	213 40
Interest	44 03
All other sources (donations for Orphanage)	4,419 37
Total receipts	<u>\$8,700 62</u>

CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinates.
Law costs	\$75 00	
Commission	215 85	
Registration fee	25 00	
Interest	225 00	
Annual meeting	59 30	
Supplies bought	725 27	
Travelling expenses	135 95	
Rent, light, etc.	476 17	
Salaries, officers' and auditors' fees	1,971 70	
Clerk hire	68 00	
Printing, stationery and advertising	580 65	
Postage, telegrams and express	352 29	
Premiums for guarantee of lodge officers	10 00	
Other management expenses	1,153 70	
Total management expenses	<u>\$6,074 38</u>	

(b) Miscellaneous Expenditure.

Funeral benefits	1,786 15	
Benefits to widows and orphans	133 68	
Sick benefits		\$89 00
Medical attendance		113 75
Total expenditure	<u>\$7,994 21</u>	<u>\$202 75</u>

THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

H. A. Fellows, President	Ottawa.
A. Hyland, 1st Vice-President	Ottawa.
W. Pennington, Treasurer	Ottawa.
L. G. Morgan, Financial Secretary	Ottawa.
J. A. Murphy, Recording Secretary	Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Membership, 253.

Three members of the Society died during 1904 and payments were made in respect of Funeral Benefits amounting to \$20.

Total amount of cash standing to credit of Funeral Fund, \$193.62.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Nineteen members received Sick Benefits during 1904 amounting to \$367.

Number of weeks' sickness experienced during 1904, 131.

Amount paid for medical attendance in 1904, \$125.26.

Total amount of cash standing to credit of Sick Benefit Fund, December, 1904, \$808.88.

ASSETS.

Bank of Ottawa (General Fund)	\$808 88
Bank of Ottawa (Special Fund)	373 00
Bank of Ottawa (Beneficiary Fund)	193 62
In hands of Treasurer	64 52
Total assets	<u>\$1,440 02</u>

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made for the purposes of life insurance at the death of a member. Three such assessments were made during 1904.

The Society's books were duly audited February 9th, 1905.

Names and post office addresses of the Auditors for 1904 were as follows: J. A. Murphy and Jno. McFarlane, Ottawa.

The following books of record and accounts are kept: Question Book, Roll Book, Cash Book, Journal and Members' Register.

Amount of Secretary's bond, none.

CASH RECEIPTS.

Cash received during 1904 from:

Initiation fees, etc.	\$16 50
Dues	771 30
Assessments	850 00
Interest	46 43
All other sources (Concert, \$33.90)	969 90

Total receipts	<u>\$2,654 13</u>
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CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904 for:

Commission	\$5 60
Registration fee	3 00
Travelling expenses	2 00
Rent, light, heat and taxes	50 00
Salaries, officers' and auditors' fees	86 00
Printing, etc.	9 45
Postage, stationery, etc.	20 34

Total expenses of management	<u>\$176 39</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits	20 00
Benefits to widows and orphans	796 00
Sick benefits	367 00
Druggist	100 20
Medical attendance	125 26
All other expenditure (Gratuities to distressed members, \$4.75)	10 00

Total expenditure	<u>\$1,594 85</u>
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DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 604 Gerrard Street East, Toronto, Ont.

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Eleanor Wood, Grand President	Toronto.
Fanny Lloyd, Grand Vice-President	Toronto.
Joseph Shone, Grand Past President	Toronto.
John Nutkins, Grand Treasurer	Toronto.
Leonard George Cross, Grand Secretary, 604 Gerrard St.	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge; total membership, 1,214.

Number of members of the Society who died during 1904, 9.

Amount of Funeral Benefits paid during 1904, \$415.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1904, \$3,109.56.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1904, Subordinate Bodies, 178; Juvenile Branch, 19.

Total amount of benefits paid during 1904, Subordinate Bodies, \$1,950.67; Juvenile Branch, \$54.58.

Number of weeks' sickness experienced in 1904, by Subordinate Bodies, 683½; Juvenile Branch, 56½.

Amount paid for medical attendance during 1904, Subordinate Bodies, \$1,406.70; Juvenile Branch, \$193.04.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1904, Subordinate, \$3,415.40; Juvenile, \$922.82.

ASSETS.

Actual cash on hand as per audit statement	\$217 49
Cash on deposit, not drawn against, in Bank of Montreal, Toronto	3,468 00
Subordinates, \$4,116.01; Juveniles, \$1,004.35	5,120 36

Total assets	<u>\$8,805 85</u>
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LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904, none.

Assessments for the purpose of life insurance were made quarterly during 1904.

Four such assessments were made during 1904, payable March, June, September and December.

The Society's books were audited 9th February, 1904.

The following books of record are kept: Cheque Book, Cash Book, Ledger and Register Book.

Names and post office addresses of the Auditors for 1904 were as follows: F. H. Revell, Hamilton; William Harris, Toronto Junction, and Tamar Fidler, Toronto.

Number of members in Ontario at 31st December, 1904, 1,214.

Number of Ontario members who died during 1904, 7.

Amount of Death Benefits paid to Ontario members during 1904, \$315.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Balance from 1903 (not extended)	\$3,199 84		
Cash received during 1904 from:			
Application fees	\$57 25	\$88 00	
Initiation fees		217 50	\$23 50
Dues		5,708 02	492 40
Assessments	504 80	477 68	27 12
Per capita tax	384 93		
Supplies sold	207 70		
Interest and dividends	90 20	52 33	10 25
Guarantee premiums	54 96		
All other sources	12 90		
Total receipts	<u>\$1,312 74</u>	<u>\$6,543 53</u>	<u>\$552 37</u>

CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1904 for:			
Per capita tax		\$384 93	
Rent, etc.	\$2 70	803 45	\$31 50
Registration fee	10 00	52 75	4 50
Supplies bought	108 75	188 10	19 60
Travelling expenses	62 50		
Salaries, auditors' and officers' fees	236 00	520 74	31 05
Postage, telegrams and express	72 00	106 52	12 46
Printing, stationery and advertising	51 99		
Premium for guarantee of lodge officers	39 10	40 38	6 58
Annual meetings	43 20		
All other	2 80		
Total expenses of management	\$629 09	\$2,104 87	\$105 69

(b) Miscellaneous Expenditure.

Funeral benefits	415 00		
Sick benefits		1,950 67	54 58
Medical attendance		1,406 70	193 04
Total	<u>\$1,044 09</u>	<u>\$5,462 24</u>	<u>\$353 31</u>

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 56-58 Pine Street, New York City.

Organized 7th March, 1883; incorporated 17th March, 1883.

The Ontario Division of the Society was incorporated on the 30th June, 1893, under the name of "The Grand Priory of Ontario Knights of St. John and Malta." (Certificate No. 12.)

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jno. P. Ogden, M.E., Grand Commander	New York, N.Y.
Francis Houghtaling, V.E., Grand Chancellor	New York, N.Y.
Arthur H. Titus, V.E., Grand Almoner	New York, N.Y.
Leopard Leo, V.E., Grand Attorney General	New York, N.Y.
H. Eugene Smith, M.D., V.E., Grand Med. Exam.	New York, N.Y.
Angus G. Macdonald, V., Grand Trustee	Brooklyn.
James Janes, V.E., Grand Trustee	Trenton, N.J.
Jacob Broschart, V.E., Grand Trustee	New York, N.Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts.—None.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1904, \$3,110,500.

MOVEMENT IN CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$ c.	
Contracts in force 31st December, 1903	2,706		3,182,500	00
Add contracts taken during 1904, new or renewed	159		121,750	00
Gross number and amounts of contracts on foot at any time during 1904	2,865		3,304,250	00
	Number.	Amount.		
Deductions:		\$ c.		
Contracts matured in 1904, by death	32	40,000	00	
Contracts lapsed in 1904	172	153,750	00	
Total deductions extended	204	193,750	00	193,750 00
Net contracts on foot 31st December, 1904	2,661		3,110,500	00

III. AND IV. FUNERAL AND SICK BENEFITS.

* Number of members who died during 1904, 32.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

V. ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:

Title Guarantee and Trust Co.	\$1,218 03
City Trust Co.	2,523 61
Knickerbocker Trust Co., New Ycrk City	758 39
Dues and assessments called, but not yet payable	4,950 00
Call No. 296	4,280 00
Total assets	<u>\$13,730 03</u>

VI. LIABILITIES.

Amount of claims, supposed or reported	\$6,000 00
Total	<u>\$6,000 00</u>

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1904, no information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twelve assessments were made during 1904.

The accounts of the Society were audited in September 7th, 1904.

Books of record or account kept by the Society: Cash Books, Ledgers and Registers for several departments.

Names and post office addresses of the Auditors for 1904. The Finance Committee are the Auditors.

No changes were made in the Constitution during 1904.

Amount of bond of Supreme Secretary, \$5,000; Supreme Treasurer, \$5,000.

Number of certificate holders in Ontario at 31st December, 1904, 163.

Number of members in Ontario who died during 1904, 1.

Amount of Death Benefits paid to Ontario members during 1904, \$3,000.

Amount of insurance in force in Ontario 31st December, 1904, \$147,500.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$11,249 26
Cash received during 1904 from:	
Application fees	\$131 00
Assessments	51,788 42
Per capita tax and levies	3,730 62
Supplies sold	79 57
Fines	8 90
Organization	166 15
Total receipts	<u>\$55,904 66</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for:

Organization expenses	\$167 95
Law costs	13 34
Expenses of annual meeting	105 00
Registration fees	28 00
Travelling expenses	90 00
Insurance, etc.	76 87
Rent, light, heat and taxes	350 00
Salaries, officers' and auditors' fees	2,115 00
Office expenses	27 20
Printing, stationery, advertising, etc.	477 53
Postage, telegrams, etc.	340 00
Official journal	548 00
Other expenses	15 00
Total expenses of management	\$4,353 89

(b) Miscellaneous Expenditure.

Life insurance claims	58,110 00
Disability claims	190 00
Total expenditure	<u>\$62,653 89</u>

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Incorporated in Ontario, 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Thos. Callaghan, President	Toronto.
Jno. Whelan, Vice-President	Toronto.
Mary Prendergast, 2nd Vice-President	Toronto.
James S. Harnett, Secretary	Toronto.
J. J. Nightingale, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society; total membership, 220.

Number of members of the Society who died during 1904, 1.

Amount of Funeral Benefits paid during 1904, \$50.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received Sick Benefits during 1904.....	19	7
Total amount of benefits paid during 1904	\$328 00	\$54 00
Number of weeks' sickness experienced in 1904	82	18
Amount paid for medical attendance	\$146 75	\$89 80
Balance to credit of Sick and Funeral Fund, 31st December, 1904	\$599 19	\$277 69

ASSETS.

No information.

LIABILITIES.

No information.

MISCELLANEOUS.

The Society's accounts were duly audited during 1904.

Names and post office addresses of the Auditors for 1904: M. A. O'Connor and Jno. E. Fullerton, Toronto.

Number of members in Ontario at 31st December, 1904, 220.

Number of members in Ontario who died during 1904, 1.

Amount of Death Benefits paid to Ontario members during 1904, \$50.

CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1903 (not extended).	\$47 03	\$614 18	\$369 92
Cash receipts during 1904:			
Initiation fees		\$32 00	\$29 25
Dues		712 50	279 65
Per capita tax	\$31 75		
Supplies sold	6 75		
Interest and dividends	59	17 00	12 69
All other sources	68 70	113 08	53 60
Total receipts	<u>\$107 79</u>	<u>\$874 58</u>	<u>\$375 19</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1904:			
Per capita tax		\$82 35	\$18 10
Registration fee	\$3 00		
Supplies bought		3 05	2 65
Rent, light, heat and fuel		132 50	122 00
Officers' salaries	20 00	33 00	29 10
Postage, etc.	3 00	15 22	8 18
Other expenditure		34 89	
Total expenses of management	<u>\$26 00</u>	<u>\$301 01</u>	<u>\$180 03</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits		50 00	
Sick benefits		328 00	54 00
Medical attendance		146 75	89 80
Other expenditure, detailed in memo.		117 44	52 71
Total expenditure	<u>\$26 00</u>	<u>\$943 20</u>	<u>\$376 54</u>

THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 5 Montrose Avenue, Toronto.

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

S. Cheesman, Grand President	Hamilton.
J. J. O'Regan, Grand Secretary	Toronto.
J. H. Barber, Grand Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1904, was 400.

Number of members who died during 1904, 3.

Total amount of Funeral Benefits paid during 1904, \$300.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1904, \$955.43.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Number of members who received Sick Benefits during 1904, 56.

Total amount of Benefits paid in 1904, \$845.00.

Number of weeks' sickness experienced in 1904, 209.

Total amount paid for medical attendance during 1904, \$285.50.

Total amount standing to credit of Sick Benefit Fund at 31st December, \$1,141.89.

ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1904 .....	.....	\$265 32
Cash in Bank of Hamilton, Hamilton .....	.....	250 02
" Home Savings, Toronto	651 96	529 76
" Dominion Bank, Toronto	551 80	96 79
Dues and assessments unpaid	65 25	
Interest	27 50	
Other assets	188 33	970 50
Total assets	<u>\$1,504 84</u>	<u>\$2,113 39</u>

LIABILITIES.—No information.

MISCELLANEOUS.

Four assessments were made during the year 1904, payable on the 1st January, April, July and October.

The Grand Branch books were audited 2nd February, 1904.

The following books of record are kept: Minute Book, Day Book, Cash Book and Ledger.

Names and addresses of Auditors for 1904 were as follows: P. Paton and G. T. Wright, both of Toronto.

During 1904 no changes were made in the constitution.

CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balances from 1903 (not extended) \$842.28.		
Cash received during 1904 from:		
Dues		\$2,048 15
Initiation fees		131 75
Per capita tax	105 85	342 57
Assessments	385 50	73 15
Supplies sold	12 50	
Rent		192 65
Interest	26 65	32 40
All other sources		34 60
Total receipts	<u>\$530 50</u>	<u>\$2,855 45</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904 for:

Per capita tax for management		\$74 55
Commission		31 00
Registration fee	3 00	
Supplies bought		12 50
Rent, light, heat and taxes		585 65
Salaries	60 00	57 00
Printing, stationery, etc.		26 76
Postage and express	5 00	
Other expenditure	2 00	4 57
Total expenses of management	<u>\$70 00</u>	<u>\$744 63</u>

(b) *Miscellaneous Expenditure.*

Per capita tax or levies		31 30
Funeral benefits	300 00	845 00
Sick Benefits		285 00
Medical attendance		
Gratuities to distressed members		14 00
Other expenditures	10 00	128 06
Total expenditure	<u>\$380 00</u>	<u>\$2,016 69</u>

TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882; incorporated 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Oliver Dynes, Chairman	Toronto.
David McKinney, Secretary	Toronto.
Col. H. J. Grasset, Treasurer	Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force 31st December, 1903	302
New contracts taken during 1904	48

350

Deductions:

Contracts surrendered in 1904	9
Contracts matured in 1904	9
Contracts lapsed in 1904	8

Net endowment contracts on foot 31st December, 1904	324
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ASSETS.

Cash value of real estate	\$22,720 00
Mortgages	4,300 68
Cash on deposit in Imperial Bank, Toronto	11,136 50
Cash on deposit in City Treasury	164,487 30

Total assets	\$202,644 48
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LIABILITIES.

Liability of fund for pensions on foot at 31st December, 1904	\$76,673 06
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	\$76,673 06
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MISCELLANEOUS.

No action was instituted by or against the Society in 1904.

Twelve assessments were made during the year 1904, payable the first day of each month.

The Society's accounts for the year 1904 were duly audited on the 31st day of January, 1905.

The books of account and record are: Pensioner's Ledger and Minute Book.

The Auditor's for 1904 were: Walter Sterling and Richard Lee, Toronto.

No changes were made during the year 1904 in the Constitution and Rules of the Society in relation to assessments and pensions.

CASH RECEIPTS.

Assessments.....	\$20,024 36
Rent	650 00
Interest and dividends	6,811 90
Other sources	2,018 69
Total receipts	<u>\$29,504 95</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Commission on Collections..	\$ 5 26
Law costs	5 00
Registration fee	3 00
Officers' salaries	40 00
Printing, stationery and advertising	25 25
Total expenses of management	<u>\$78 51</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	3,200 00
Pensions... ..	10,277 20
Other than foregoing	803 67
Total expenditure	<u>\$14,359 38</u>

THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Pinch, Chairman.....	Hamilton.
John Timson, Secretary.....	Hamilton.
Donald Campbell, Committeeman	Hamilton.
Charles Gibbs, Committeeman	Hamilton.
Jno. Clark, Committeeman.....	Hamilton.
William Hawkins, Committeeman.....	Hamilton.
Alexander Smith, Treasurer...	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 55.
 Total amount of Funeral Benefits paid during 1904, nil.
 No members of the Society died during 1904.

ASSETS.

Bonds, debentures, etc.....	\$15,000 00
Cash on deposit to Society's credit in Bank of Hamilton...	11,089 30
Total	<u>\$26,089 30</u>

LIABILITIES.

Total amount of liabilities at 31st December, 1904	<u>\$1,024 65</u>
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MISCELLANEOUS.

No action was instituted against the Society during 1904.
 Twenty-four assessments were made during 1904.
 The books of record for purposes of Insurance Certificates are Members' Register, etc.
 The accounts for the year 1904 were duly audited on 27th January, 1905.
 Names and addresses of Auditors; Samuel H. Kent and Walter Anderson, Hamilton.

CASH RECEIPTS.

Cash balance from 1903 (not extended).....	\$4,126 83
Dues from members, fines and deductions	\$2,027 69
Donations	276 35
Rents	219 50
Inquest fees	182 75
Interest	827 17
All other sources, etc... ..	5,099 56
Total receipts	<u>\$8,633 02</u>

CASH EXPENDITURE.*(a) Expenses of Management.*

Registration fee.....	\$ 3 00
Real estate expenses	27 50
Clerk hire	5 00
Salaries and auditors, etc.....	20 00
Printing	22 50
Other management expenses.....	25 08
	\$ 103 08

(b) Miscellaneous Expenditure.

Pensions	504 00
Benefits to widows and orphans	1,063 47
Total expenses	<u>\$1,670 55</u>

LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Police Headquarters, London.

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Arthur McGuire, Chairman.....	London.
Robert Black, Secretary	London.
W. T. T. Williams, Treasurer	London.

ASSETS.

Bonds, debentures, etc.....	\$20,000 00
Cash on deposit in Huron and Erie Savings Company	2,493 67
Total assets	<u>\$22,493 67</u>

LIABILITIES.

For Pensions	<u>\$2,998 23</u>
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MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1904.

A percentage is deducted from salaries monthly. The Society's accounts were audited 20th February, 1905. The books of record or account kept are: Cash book, ledger and journal.

Names and addresses of Auditors for 1904: John Pope and William Rider, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1904.

Number of members at 31st December, 1904, 43.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$5,284 91
Cash receipts for 1904:	
Assessments	\$1,613 72
Interest and dividends.....	806 88
Donations	75 00
All other sources	525 00
	<u>\$3,020 60</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration	\$3 00
Total expenses of management	<u>\$ 3 00</u>
Gratuities and pensions paid	808 84
Total expenditure	<u>\$811 84</u>

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

John Walford, President.....	Toronto.
W. E. Meredith, Recording Secretary.....	Toronto.
James Lydon, Treasurer	Toronto.
Jos. Walford, } Ed. Ferris, } B. Raymond, }	Finance Committee Toronto.

FUNERAL BENEFITS.

Number of members who died during 1904, none.

Amount of Funeral Benefits paid during 1904, none.

SICK BENEFITS.

Total membership of Society, 117.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1904, 12.

Total amount of Sick Benefits paid during the year 1904, \$390.00.

Number of weeks' sickness experienced, 65.

Medical attendance, \$150.00.

Amount of cash standing to credit of Sick Benefit Fund, \$1,401.86.

ASSETS.

Bonds, debentures, etc.....	\$6,000 00
Cash on hand as per auditors' statement	272 64
Bank of Commerce, Toronto	1,633 89
Totals	\$7,906 53

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1904, and January, 1905.

Auditors for the year: W. J. Vale, W. Sprinks, Jas. Seymour, Toronto.

CASH RECEIPTS.

Application, initiation fees and dues	\$838 50
Interest and dividends	279 92
All other sources	534 32
Total receipts	\$1,652 74

CASH EXPENDITURE.(a) *Expenses of Management.*

Registration	3 00
Rent, light, heat and taxes	19 00
Salaries, officers' and auditors' fees	46 00
Printing, stationery and advertising	22 75
Supplies	51 50
Other expenses	30 50
Total expenses of management	\$172 75

(b) *Miscellaneous Expenditure.*

Sick benefits	390 00
Medical attendance	150 00
Other expenses	43 24
Total expenditure	\$755 99

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto, Ontario.

Organized 2nd December, 1887; incorporated in Ontario 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jno. Waldron, President	Toronto.
J. A. Wiggins, Secretary	Toronto.
G. J. Timpson, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 450.
 Number of members who died during 1904, 4.
 Amount of Funeral Benefits paid in 1904, \$100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members who received Sick Benefits during 1904, 34.
 Amount of benefits paid in 1904, in respect of sick members, \$545.22.
 Number of weeks' sickness experienced in 1904, 181.
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1904,
 \$3,741.44.

ASSETS.

Cash on deposit to Society's credit, not drawn against, in Imperial Bank, Toronto	\$3,741 44
Total assets	<u>\$3,741 44</u>

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904. None.
 Dues are payable monthly by the members.
 The books of the Society were audited in March, June, September and December,
 of 1904.
 Books of record or account kept: Ledger, etc.
 Names and post office addresses of the Auditors for 1904 were as follows: W. E.
 Meredith and C. Fairhead, Toronto.
 No changes were made during 1904 in the Constitution and Laws in relation to
 benefits.
 Amount of bond of Secretary, \$200.00.
 Amount bond of Treasurer, \$300.00.

CASH RECEIPTS.

Cash paid during 1904:

Interest	}	\$1,478 80
Dues		
Total		<u>\$1,478 80</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

All expenses of management are paid from the general account.

(b) *Miscellaneous Expenditure.*

Funeral benefits	\$100 00
Sick benefits	<u>545 22</u>
Total expenses	\$645 22

TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Richmond Street, Toronto, Ontario.

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

N. Swatman, Chairman	Toronto.
R. J. McGowan, Secretary	Toronto.
R. T. Coady, Treasurer	Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1903	180
Add contracts taken in 1904	21
Gross number on foot at any time during 1904	201
Contracts matured	8
" surrendered	5
Contracts on foot at 31st December, 1904	188

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities	\$38,954 68
Total	\$38,954 68

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly, and are payable on the first day of each month.

The books were duly audited for 1904 by the Corporation Auditors, 31st December, 1904.

CASH RECEIPTS.

Balance from 1903 (not extended)	\$32,762.59
Cash received during 1904 from:	
Assessments	\$7,137 81
Interest	1,390 86
Donations	950 00
Total receipts	\$9,478 67

CASH EXPENDITURE.

Cash paid during 1904, for:	
Registration fee	\$ 3 00
Total expenses of management	\$ 3 00

(b) *Miscellaneous Expenditure.*

Insurance claims paid	2,271 78
Gratuities	1,011 80
Total expenditure	\$3,286 58

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Return Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized 27th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

D. A. G. Glionna, President	Toronto.
E. Napolitano, Vice-President	Toronto.
A. Ungaro, Secretary	Toronto.
R. V. Glionna, Treasurer	Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The membership at 31st December, 1904, was 67.

No members died during 1904.

Total amount paid for Funeral Benefits, nil.

Cash standing to credit of Sick and Funeral Benefit Fund, \$1,367.63.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Number of members who received Sick Benefits in 1904, 20.

Total amount of Sick Benefits paid in 1904, \$128.77.

Number of weeks' sickness experienced in 1904, 43.

Amount paid for medical attendance during 1904, \$55.00.

ASSETS.

Actual cash on hand 31st December, 1904	\$ 54 51
Cash on deposit in Government Savings Bank, Toronto	1,386 84
Total assets	<u>\$1,441 35</u>

LIABILITIES.—None.

The books of the Society were audited in March, 1905.

No changes were made during 1904 in the organization or management, or in the Constitution or Rules in relation to benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,350 40
Cash received during 1904 from:	
Dues	\$305 50
Application fees	19 00
Supplies sold	5 60
Interest	36 00
Other sources.....	57 50
Total receipts	<u>\$423 60</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904, for:

Registration fee	\$ 3 00
Rent, etc.	30 50
Postage etc	14 32
Travelling expenses	45 00
Supplies bought	56 50

Total expenses of management	\$149 32
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(b) *Miscellaneous Expenditure.*

Sick benefits	128 77
Medical attendance	55 00

Total expenditure	<u>\$339 09</u>
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ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto, Ont.

Organized 31st December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

H. A. Castrucci, President	Toronto.
V. Muto, Treasurer	Toronto.
G. Saporito, Financial Secretary	Toronto
J. Brunetti, Recording Secretary	Toronto

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1904, 50.

No members died during 1904, and no Funeral Benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1904,
\$325.53.

SICK BENEFITS.

Number of members who received Sick Benefits during 1904, 1.

Amount paid for Sick Benefits, \$4.00.

Number of weeks' sickness experienced, 1.

Amount paid for medical attendance \$44.00.

ASSETS.

Cash deposited in Bank of Commerce	\$325 53
Total assets	<u>\$325 53</u>

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in December, 1904.

Names and post office addresses of the Auditors for 1904, G. Costabile and D. Spada,
Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$218 48
Initiation receipts	\$ 10 00
Dues	206 05
Supplies sold	10 00
Total receipts	<u>\$226 05</u>

CASH EXPENDITURE.

Registration fee	\$3 00
Rent	27 00
Printing and postage	1 75
Supplies bought	39 25
Total management expenses	\$ 71 00
Medical attendance	44 00
Sick benefits	4 00
Total expenditure	\$119 00

VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at the 31st December, 1904, was as follows:

R. Branciere, President	Toronto.
G. Giofredo, Vice-President	Toronto.
G. Bagnato, Secretary	Toronto.
G. Nocca, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which, at 31st December, 1904, was 22.

Number of members died during 1904, 3.

One member's wife died during 1904, and \$28.50 was paid as Funeral Benefits.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Five members received Sick Benefits during 1904, amounting to \$28.50.

Number of weeks' sickness experienced during 1904, 6.

Amount paid for medical attendance, \$9.00.

Amount of cash standing to credit of the fund, \$42.20.

ASSETS.

Cash in Dominion Bank	\$ 42 20
Total	<u>\$ 42 20</u>

LIABILITIES.—None.

CASH RECEIPTS.

Cash received during 1904:

Assessments	\$113 00
Other sources	174 30
Total	<u>\$287 30</u>

CASH EXPENDITURE.

Registration fee	\$ 3 00
Annual meeting	24 00
Total management expenses	27 00
Sick benefits	28 50
Medical attendance	9 00
Benefits to Widows and Orphans	160 00
Funeral Benefits	90 00
Total expenditure	<u>\$214 50</u>

ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Andrew Englert, President	Berlin.
Anthony Schneider, Recording Secretary	Berlin.
Alvin E. Shantz, Financial Secretary	Berlin.
Henry A. Dietrich, Treasurer	Berlin.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a total membership of 245.
One member of the Society died during 1904.

Amount paid for Funeral Benefits during 1904, \$25.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Fifty-one members received Sick Benefits during 1904, amounting to \$670.75

Number of weeks' sickness experienced during 1904, 168.

Amount paid for medical attendance, \$41.00.

Total amount of cash standing to the credit of the General Fund from which benefits are paid, \$658.68.

ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch)	\$634 19
Actual cash on deposit in Merchants Bank, Berlin (current account)	51 49
Other assets (detailed in mem.)	8 40
Total	<u>\$694 08</u>

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

The Society's books were duly audited for 1904 on December 31st, 1904.

The following books of record or account are kept for the purposes of insurance certificates or benefits: Treasurer's cash book, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1904 were as follows: J. Gies and W. Winter, Berlin.

CASH RECEIPTS.

Cash balance from 1903	\$33 64
Cash received during 1904, from:	
Initiation fees	\$ 42 00
Dues	706 25
Fines	7 95
Supplies sold	1 50
Interest	17 97
All other sources as per memo.	141 00
Total receipts	<u>\$816 67</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	3 00
Rent, light, heat and taxes	12 00
Salaries	35 00
Printing and postage	3 10
Total expenses of management	<u>\$53 10</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	25 00
Sick benefits	670 75
Medical attendance	41 00
Other expenditure as per memo.	91 00
Total expenditure	<u>\$880 85</u>

THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 420 Gladstone Ave., Toronto, Ont.

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. Cuthbert, Jr., President Winnipeg.
 Alex. McMordie, Secretary-Treasurer Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1904	372
Add contracts taken during 1904 new or renewed	24
Gross number on foot at any time during 1904	396
Contracts matured in 1904	5
Contracts lapsed in 1904	11
Total deductions	16
Net contracts on foot 31st December, 1904	380

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto	\$1,463 60
Total assets	<u>\$1,463 60</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1904.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within thirty days, one advance assessment being kept on hand.

Five assessments were made during 1904.

The Society's accounts were duly audited for 1904 on January 19th, and July 13th, 1904.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate register, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1904: Thomas Quinn and Jno. Friers, Toronto.

Number of members in Ontario, 202.

Number of members in Ontario who died during 1904, 2.

Amount paid as death claims to Ontario members, \$741.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,308.73
Cash received during 1904 from:	
Application fees	\$ 7 50
Assessments	1,853 50
Per capita tax and levies	314 90
Interest	32 41
Supplies sold	1 70
Total receipts	\$2,210 01

IX. CASH EXPENDITURE.

(a) *Expenses of management.*

Registration fee ..	\$ 3 00
Supplies bought	38 52
Salaries	45 60
Printing	111 95
Postage, telegrams and express	14 57
Total expenses of management	\$ 213 64

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment	1,841 50
Total expenditure	\$2,055 14

POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

J. R. Fraser, President	Toronto.
W. G. Milligan, Treasurer	Toronto.
C. E. Swait, Secretary	Toronto.
J. S. Boddy,	} Executive Committee Toronto.
W. Bonnick,	
W. Riddle,	
M. E. Hynes,	

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 115.

Three members of the Society died in 1904.

Total amount of Funeral Benefits paid in 1904, \$300.

Cash in Funeral Benefit Fund 31st December, 1904, \$353.75.

SICK BENEFITS.—None.

ASSETS.

Cash on deposit in Imperial Bank	\$373 44
Unpaid assessments	21 00
Total	<u>\$394 44</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made once a month.

Twelve assessments were made during 1904.

The Society's accounts were duly audited on January 20th, 1905.

Books of record and account, kept for purposes of insurance certificates, are as follows: Cash book, minute book, Treasurer's, members' signatures and by-laws.

Names and post office addresses of Auditors for 1904: J. Barnes, and T. D. Gould, Toronto.

No changes were made in relation to insurance certificates in 1904.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$392 84
Cash received during 1904 from:	
Initiation fees	\$12 50
Assessments	270 25
Interest	11 85
Cards, etc.	11 00
Total	<u>\$305 60</u>

CASH EXPENDITURE.*(a) Expenses of Management.*

Cash paid during 1904 for:

Supplies bought	\$ 2 00
Registration fee	3 00
Secretary's salary	15 00
Printing	5 00

Total expenses of management	\$ 25 00
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(b) Miscellaneous Expenditure.

Funeral benefits	300 00
Total benefits	<u>\$325 00</u>

THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

George H. Frost, Provincial Grand Master Carlton West.
 Richard Marshall, Provincial Deputy Grand Master ...Toronto.
 Wm. C. Schunck, Prov. Cor. Secretary Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District, the membership of which was, at 31st of December, 1904, 371.

No member died during 1904 and no benefits were paid.

One member's wife died during 1904, and in respect thereof benefits were paid amounting to \$50.

Total cash to credit of Funeral Fund at 31st December, 1904, \$4,568.47.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate and District Lodges.

Number of members who received Sick Benefits in 1904, 74.

Amount of Benefits paid in 1904 in respect of sick members, \$1,085.44.

Number of weeks' sickness experienced in 1904, 286.

Amount paid for medical attendance during 1904, \$452.59.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1904, \$8,116.36.

ASSETS.

	District Body.	Subordinate Bodies.
Mortgages	\$2,000 00	
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank	\$2,568 47	\$2,248 73
Bank of Commerce (Branch), Toronto		514 76
Molsons Bank		714 96
Other assets		69 44
Total assets	<u>\$4,568 47</u>	<u>\$3,547 89</u>

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1904. No information.

The Society's books were duly audited for 1904 on 23rd January, 1905.

The following books of record and account are kept for purposes of insurance certificates or benefits: Ledger, Cash Books and District Return sheets.

Names and post office addresses of the Auditors for 1904 were as follows: Henry White, Toronto; Wm. Fawcett, Toronto, and Wm. G. Veal, Carlton West.

Amount of bond of Grand Secretary, \$250.

CASH RECEIPTS.

	District.	Subordinate.
Cash balance from 1903 (not extended)	\$7,040.56	
Application fees		\$463 00
Dues	866 92	4,280 48
Interest	109 65	66 71
Dues, etc., (old country members)		459 36
Total receipts	<u>\$976 57</u>	<u>\$4,269 55</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

	District.	Subordinate.
Per capita tax and levies	\$5 20	\$283 07
Organization expenses	30 00	186 00
Registration fee	3 00	
Rent, light, heat and taxes	5 00	152 52
Printing	30 07	67 27
Postage, telegrams and express	9 83	52 36
Premiums for guarantee of lodge officers	1 25	10 75
Other expenditure	121 02	342 59
Total expenses of management	<u>\$287 69</u>	<u>\$1,770 06</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	50 00	562 77
Sick benefits	92 00	993 44
Benefits to Old Country members		414 36
Total expenditure	<u>\$429 69</u>	<u>\$3,740 63</u>

THE UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, 370 Ontario Street, Toronto.

Organized 30th August, 1881; incorporated 18th July, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Ailles, Grand Master	Mimico.
P. N. Judah, Deputy Grand Master	Toronto.
J. H. Lubar, Grand Treasurer	Toronto.
E. J. T. Fisher, Grand Medical Referee	Toronto.
William Burley, Grand Secretary	Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number	Amount.
Number of contracts in force 31st December, 1903.....	59	\$ 41,500 00
Number of contracts taken during 1904, new or renewed.....		
Gross number of contracts in force at any time during 1904	59	41,500 00
	Number.	Amount.
Deductions:		
Contracts lapsed in 1904	29	18,000 00
Contracts matured in 1904.....	1	500 00
Total deductions extended	30	18,500 00
Net contracts in force 31st December, 1904.....	29	23,000 00

FUNERAL BENEFITS.

The Sick and Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1904, was 73.

Number of members who died during 1904, none. .

Amount of Funeral Benefits paid in 1904, nil.

Total cash standing to credit of General Fund from which all benefits are paid.

SICK BENEFITS.

Number of weeks' sickness experienced during 1904, 49.

Number of members who received Sick Benefits in 1904, 8.

Amount of benefits paid in 1904, \$80.50.

Amount paid for medical attendance, \$40.76,

\$60.32.

ASSETS.

	Grand Body.
Cash in hands of Secretary and Treasurer	\$158 71
Dues and assessments due and unpaid	35 76
Other assets	398 25
Total assets	\$592 72

LIABILITIES.

Total liabilities \$198 53

MISCELLANEOUS.

Assessments are made on the death of a member, and are payable one month from date of assessment.

The accounts of the Society were audited August 30th, 1904.

The books of account kept by the Society are: Ledgers and Roll Books of Grand Secretary and Treasurer.

Names and addresses of auditors of accounts of 1904: E. J. T. Fisher, Geo. Virgin and W. Burley, of Toronto.

No changes were made during 1904 in the Constitution and Rules in relation to Insurance Certificates and Benefits.

Bonds given by the Grand Secretary and Grand Treasurer, \$500 each.

CASH RECEIPTS.

	Grand Body.	Subordinates.
Initiation fees		\$3 00
Dues	\$12 00	181 20
Assessments	39 67	
Per capita tax and levies	42 50	8 00
Total receipts	<u>\$94 17</u>	<u>\$192 20</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Commission	\$20 00	\$8 00
Registration fee	3 00	
Supplies bought	1 50	
Travelling expenses	12 27	
Salaries	3 00	37 00
Medical officer	6 23	
Per capita tax and levies		42 50
Printing	45	
Postage, etc.	64	2 87
Rent, light, heat and taxes	4 00	4 96
Total expenses of management	<u>\$51 09</u>	<u>\$95 33</u>

(b) *Miscellaneous Expenditure.*

Sick benefits		80 50
Medical attendance		40 76
Total expenditure	<u>\$51 09</u>	<u>\$216 59</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Brantford, Ontario.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Wm. R. Snodgrass, President	Brantford.
J. E. Plows, 1st Vice-President ..	Brantford.
Alex. Lundy, 2nd Vice-President	Brantford.
Percy Gregory, Secretary	Brantford.
Franklin Grobb, Treasurer	Brantford.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership at 31st December, 1904, was 776.

Number of members of the Society who died in 1904, 1.

Funeral Benefits were paid in 1904, amounting to \$48.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Number of members who received Sick Benefits during 1904, 119.

Total amount of Sick Benefits paid in 1904, \$1,569.20.

Number of weeks' sickness experienced in 1904, 403 1/3.

Total amount to the credit of the Sick Benefit Fund at 31st December, 1904, \$1,366.22.

ASSETS.

Cash value of bonds	\$500 00
Cash deposited in Standard Bank, Brantford	1,366 22
Other assets	21 00
Total assets	<u>\$1,887 22</u>

LIABILITIES.—None.

MISCELLANEOUS.

Thirteen assessments were made in 1904 for the purpose of Funeral and Sick Benefits, payable every four weeks.

The Society's accounts for 1904 were audited January 19th, 1905.

The following books of record and account are kept: Minute Book, Roll Book and Cash Book.

Names and post office addresses of the Auditors for 1904 were as follows: W. L. Chambers and C. J. Dennison, Brantford.

No changes were made in 1904 in the Constitution and Rules of the Society in relation to Benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$1,234 37
Cash received during 1904 from:	
Dues	\$2,009 05
Interest	20 00
Total receipts	<u>\$2,029 05</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Law costs	\$0 50
Registration fee	10 00
Officers' and auditors' fees	99 00
Printing, stationery, etc.	5 50
Total expenses of management	<u>\$115 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits	48 00
Sick benefits	1,569 20
Gratuities to distressed members	165 00
Total expenditure	<u><u>\$1,897 20</u></u>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1904.

Head Office, 923 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James Gray, President	Toronto.
James Nolan, Secretary	Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership was, at 31st December, 1904, 976.

Number of members who died during 1904, 7.

Total amount of Funeral Benefits paid in 1904 in respect of deceased members, \$420.

Number of members' wives who died in 1904, 1.

Amount of Funeral Benefits paid in 1904 in respect of deceased wives, \$30.

Amount at the credit of the General Fund at 31st December, 1904, \$610.96.

Funeral and Sick Benefits are paid out of the General Fund.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Number of members who received Sick Benefits during 1904, 272.

Total amount of Sick Benefits paid in 1904, \$2,791.75.

Number of weeks' sickness experienced in 1904, 964 5/6.

Nothing was paid out for medical attendance during 1904.

ASSETS.

Actual cash on hand	\$210 52
Dominion Bank, Toronto	400 44
Total assets	<u>\$610 96</u>

LIABILITIES.—None.

MISCELLANEOUS.

No changes were made in 1904 in the organization and management of the Society.

Assessments were made every four weeks.

Thirteen assessments were made during 1904.

The accounts were audited July, 1904; January, 1905.

The following books are kept: Cash Book, Ledger and Minute Book.

The names and post office addresses of the Auditors for 1904, were J. J. Holmes.

L. E. Martin and J. C. Hibbert, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$633 81
Cash received during 1904:	
Assessments	\$3,345 40
Total	<u>\$3,345 40</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904 for:	
Registration fee (renewal)	\$ 10 00
Supplies bought	24 50
Secretary's and auditor's salary	70 00
Printing and postage	2 00
Other expenditure	5 00
Expenses of management	<u>\$ 111 50</u>

(b) *Miscellaneous Expenditure.*

Funeral Benefits	450 00
Sick Benefits	2,791 75
Gratuities to distressed members	15 00
Total expenditure	<u>\$3,368 25</u>

ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

L. V. Dusseau, President	Toronto.
Z. Bissonnette, Vice-President	Toronto.
L. Jules Lefebvre, Secretary	Toronto.
J. D. Baron, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 64.

No members died during 1904 and no Funeral Benefits were paid.

Cash standing to credit of Funeral Fund at 31st December, 1904, \$238.70.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Fourteen members received Sick Benefits during 1904.

Number of weeks' sickness experienced during 1904, 43 weeks.

Sick Benefits amounting to \$129 were paid.

Cash standing to credit of Sick Benefit Fund at 31st December, 1904, \$678.56.

ASSETS.

Cash on hand	\$34 26
Cash in Home Savings Co.	883 00
Total assets	<u>\$917 26</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.

The Society's accounts were audited in January, 1905.

The books of record kept are a Register, Ledger, Minute and Cash Book.

Names and addresses of the Auditors for 1904: Jos. Sauriole and L. R. Archambault, Toronto.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$823 41
Cash received during 1904 from:	
Dues	\$249 45
Interest	33 47
Total receipts	<u>\$282 92</u>

CASH EXPENDITURE.(a) *Expenses of Management.*

Cash paid during 1904 for:

Law costs	\$ 50
Sundries	2 50
Registration fee	3 00
Rent, light, heat, etc.	20 00
Salaries	24 00
Postage	30
Supplies bought	9 77

Total expenses of management	\$60 07
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(b) *Miscellaneous Expenditure.*

Sick benefits	129 00
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Total expenditure	<u>\$189 07</u>
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THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Formosa, Ontario

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

John B. Goetz, President.....	Formosa.
John Zimmer, Vice-President	Formosa.
Matthew Weiler, Secretary and Treasurer...	Formosa.

FUNERAL AND SICK BENEFITS.

Total membership of Society, 25.

No member died during 1904.

Amounts paid for Funeral Benefits, Nil.

Number of members who received Sick Benefits in 1904, 6.

Number of weeks' sickness experienced in 1904, 10.

Amount of benefits paid in 1904 to sick members, \$39.50.

Total amount of cash to credit of Fund 31st December, 1904, \$269.90.

ASSETS.

Actual cash on hand 31st December, 1904	\$269 90
Total assets	<u>\$269 90</u>

LIABILITIES.—None.

MISCELLANEOUS.

Two assessments were made during 1904.

The books and accounts of the Society were duly audited January 5th, 1905.

The books of record or account kept by the Society are: Register of members, Secretary's cash book, Treasurer's cash book.

The names and addresses of the Auditors for 1904 were: Jacob Brick, Formosa; Anthony Opperman, Formosa.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$265.75
Dues.....	\$47 00
Interest...	9 50
Other sources.....	2 00
Total receipts...	<u>\$58 50</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee... ..	\$3 00
Salaries	7 00
Rent, etc... ..	2 25
Postage, telegrams and express	10
Other expenses... ..	2 50
Total expenses of management... ..	\$14 85

(b) *Miscellaneous Expenditure.*

Sick benefits	39 50
Total expenditure... ..	\$54 35

TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Incorporated, 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

M. Gebirlig, President	Toronto.
J. Friedman, Vice-President.....	Toronto.
S. Krans, Treasurer	Toronto.
L. Waldman, Secretary.....	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 83.

Number of members' children who died during 1904, 5.

Amount of Funeral Benefits paid in respect of members' children during 1904,
\$25.

Total cash standing to credit of Sick and Funeral Fund, \$639.83.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1904, 10.

Amount paid for Sick Benefits during 1904, \$120.00.

Number of weeks' sickness experienced during 1904, 27.

Amount paid for medical attendance during 1904, \$307.81.

ASSETS.

Value of Real Estate	\$378 85
Cash in hands of Treasurer.....	111 03
Cash on deposit in Dominion Bank, Toronto	528 80
Total assets.....	<u>\$1,018 68</u>

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1904, none.

Assessments for purposes of benefits are made once or twice a year, if necessary.

No assessments were made during 1904.

The Society's accounts were duly audited 26th December, 1904.

Books of record kept by the Society are: Day book, cash book, ledger and record book.

The Auditors of accounts of 1904 were: N. Cornfield, and A. Messenger, all of Toronto.

No changes were made during 1904 in the organization, management, constitution and rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$25.00

CASH RECEIPTS.

Cash balance from 1903 (not extended)...	\$386.69
Cash received during 1904 from:	
Application fees	\$ 23 50
Initiation fees	30 50
Dues	460 35
Medical fees	347 45
Supplies sold	10 00
Interest	13 10
Other sources	178 57
Total receipts	<u>\$1,063 47</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for:	
Registration fee	\$ 3 00
Rent, light and heat	55 00
Officers' salaries	48 55
Stationery and postage, etc	29 82
Other expenditure	211 15
Total expenses of management	<u>\$347 52</u>

(b) Miscellaneous Expenditure.

Funeral Benefits	25 00
Sick benefits	120 00
Medical attendance	307 81
Other expenditure	10 00
Total expenditure	<u>\$810 33</u>

LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904

Head Office, Dover Centre.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1904, were as follows:

Miss Mary Cullum, R.W.G. Mistress	Toronto.
Mrs. Annie Perkins, D.G. Mistress	London.
Mrs. J. Miller, Junior D.G. Mistress	Ottawa.
Mrs. Alex. Longmoore, Grand Secretary	Dover Centre.
Mrs. Maria Yeates, Grand Treasurer	Sarnia.
Mrs. E. Cullum, Grand Chaplain	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge with a membership of 567.
Number of members who died during 1904, none.
Total amount of Funeral Benefits paid during 1904, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.
Number of members who received Sick Benefits during 1904, 8.
Total amount of Sick Benefits paid in 1904, \$67.25.
Number of weeks' sickness experienced in 1904, 28½.
Amount paid for medical attendance in 1904, \$80.95.

ASSETS.

	Subordinate Lodges.
Cash in bank	\$365 92
Cash in Treasurer's hands	281 05
Other assets.....	404 90
Total assets	<u>\$1,051 87</u>

LIABILITIES.

Aggregate amount of liabilities	\$ 69 70
Total.....	<u>\$ 69 70</u>

MISCELLANEOUS.

During 1904 no changes were made in the constitution and rules in relation to benefits.
Number of members in Ontario at 31st December, 1904, 309.
Number of members who died during 1904, 6.

CASH RECEIPTS.

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1903, (not extended)... ..	\$47.65	
Application fees... ..		\$101 25
Initiation fees... ..		112 75
Dues		470 75
Per capita tax and levies	95 80	7 20
Supplies sold	37 80	
Charter fees	42 00	
All other sources... ..		262 20
Total receipts.....	<u>\$175 60</u>	<u>\$954 15</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax or levies for management		105 85
Registration fee	3 00	
Expenses of annual meeting	17 00	
Rent		199 75
Postage, telegrams and express	23 10	12 16
Salaries	35 00	16 55
Supplies bought	19 00	80 09
Printing, stationery and advertising	72 25	
Other expenses		238 74
Total expenses of management.....	<u>\$169 35</u>	<u>\$801 34</u>

(b) Miscellaneous Expenditure.

Sick benefits		67 25
Medical attendance		80 95
Grand totals	<u>\$169 35</u>	<u>\$949 54</u>

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated, 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

William Gliddon, Chairman Ottawa.
 A. G. Kingston, Treasurer Ottawa.
 W. J. Lynch, Secretary Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits in force 31st December, 1904, \$56,000.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1903	274	54,800 00
Add contracts taken during 1904 new and renewed	18	3,600 00
Gross number and amount of contracts on foot at any time during 1904	292	58,400 00
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1904	10	2,000 00
Contracts lapsed in 1904	2	400 00
Total deductions extended	12	2,400 00
Net contracts on foot 31st December, 1904	280	56,000 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash in Post Office Savings Bank, Ottawa..... \$2,049 05

\$2,049 05

VI. LIABILITIES.—No information.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1904. None.

The Society's books were duly audited on 30th January, 1905.

Names and post office addresses of the auditors for 1904 were as follows: R. Devlin, and C. E. D. Chubbuck, all of Ottawa.

VIII. CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$2,541.97
Initiation fees	\$ 14 00
Assessments	1,491 26
Interest and dividends	57 32
Total receipts	<u>\$1,562 58</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee	\$ 3 00
Salaries, officers' and auditors' fees	50 00
Printing, stationery, advertising and postage	2 50
Total expenses of management	<u>\$ 55 50</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims	2,000 00
Total expenditure	<u>\$2,055 50</u>

ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Hamilton, Ont.

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

P. W. Falvay, Provincial President	Deer Park.
J. J. Lynch, Vice-President	Peterboro.
Thomas O'Dowd, Provincial Secretary	Hamilton.
R. J. Slattery, Provincial Treasurer	Arnprior.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 1,697.

Number of members of the Society who died during the year 1904, 14.

The total amount of Funeral Benefits paid during 1904, \$3,300.00.

Amount cash standing to credit of fund 31st December, 1904, \$436.63.

SICK BENEFITS.

Number of members who received Sick Benefits in 1904. Subordinate Bodies, no information.

Total amount of Sick Benefits paid during 1904. Subordinate Bodies, \$3,347.06.

Number of weeks' sickness experienced in 1904. Subordinate bodies, no information.

Amount paid for medical attendance during 1904. Subordinate bodies, no information.

Total amount of cash standing to credit of Sick Benefit Fund, \$6,311.29.

ASSETS.

Cash on hand... ..	\$5,142 18
Other assets	1,901 02
Total assets.....	<u>\$7,043 20</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1904, payable 1st of January, April, July and October.

The books and accounts were duly audited in 1904, quarterly.

The books of record and account kept by the Society are: Day book and ledger.

Name of Auditor for 1904, W. J. Wells, Ottawa.

Amount of bond of Grand Treasurer, \$1,000.00.

Amount of bond of Grand Secretary, \$2,000.00.

CASH RECEIPTS.

Cash balance from 1903 (not extended)...	\$4,672.09	Grand	Subordinate
		Body.	Bodies.
Cash received during 1904 from:			
Dues			\$11,855 01
Per capita tax	\$ 350 30		
Assessments	617 98		
Assessments for Funeral Benefits ..	3,666 10		
Supplies sold	56 55		
Interest	70 53		1,316 93
Total	<u>\$4,761 46</u>		<u>\$13,171 94</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Per capita tax	\$ 25 50	\$ 828 59
Annual meeting.....	377 95	
Registration fee.....	10 00	
Supplies bought	92 15	
Travelling expenses...	104 40	
Officers' salaries and auditors' fees.....	240 00	4,583 09
Printing	298 80	
Postage	80 83	
Premiums for guarantee...	45 00	
Total expenses of management ...	<u>\$1,274 63</u>	<u>\$5,411 68</u>

(b) Miscellaneous Expenditure.

Per capita tax		3,449 19
Life insurance claims...	3,300 00	
Sick benefits.....		3,347 06
Other expenses		680 75
Total expenditure	<u>\$4,574 63</u>	<u>\$12,888 68</u>

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1904.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

James McCaw, President	Irondale.
V. Green, Vice-President	Hamilton.
T. H. Cordner, Treasurer.....	Hamilton.
F. W. Sterrett, Secretary.....	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1904, 460.

Three members died during 1904.

Amount of Funeral Benefits during 1904, \$150.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1904, 66.

Amount paid for Sick Benefits during 1904, \$1,548.00.

Number of weeks' sickness experienced during 1904, 310.

Amount paid for medical attendance during 1904, \$422.00.

Amount of cash standing to credit of Sick Fund, \$561.78.

ASSETS.

Cash in Bank of Hamilton.....	\$ 561 78
Total.....	<u>\$ 561 78</u>

LIABILITIES.—None.

MISCELLANEOUS.

Dues are paid twice a month by the members.

The accounts of the Society were audited on 6th and 21st of each month.

The books of record and account are: Minute book, cash book, and ledger.

Names and addresses of the Auditors for 1904: Chas. Catlin and F. Homer.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$433.04
Cash received during 1904 from:	
Dues.....	\$2,407 25
Fines.....	20 50
Interest.....	12 99
Total receipts.....	<u>\$2,440 74</u>

CASH EXPENDITURE.*(a) Expenses of Management.*

Registration fee	\$ 3 00
Printing, stationery and advertising	2 60
Officers' salaries and officers' and auditors' fees	159 00
Total expenses of management	\$ 164 60

(b) Miscellaneous Expenditure.

Funeral Benefits	150 00
Medical attendance.....	449 40
Sick Benefits.....	1,548 00
Total expenditure.....	<u>\$2,312 00</u>

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

W. J. Verity, Honorary President	Brantford.
Robert Webster, President	Brantford.
Alex. Davie, 1st Vice-President	Brantford.
Cicero Slaght, 2nd Vice-President	Brantford.
Chas. Carter, Secretary	Brantford.
Verity Plow Co., Treasurer	Brantford.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 375.
 Number of members who died during 1904, none.
 Amount paid for Funeral Benefits, none.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.
 Number of members of the Society who received Sick Benefits during 1904, 96.
 Amount of Benefits paid during 1904, \$1,209.06.
 Number of weeks' sickness experienced in 1904, 406.
 Total amount to credit of Sick Benefit Fund, \$380.77.

ASSETS.

Cash held by Treasurer (Verity Plow Co.)	\$380 77
Total	<u>\$380 77</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.

Number of such assessments made during 1904, 13.

The Society's accounts were audited January 19th, 1905.

Names and addresses of the Auditors of accounts for 1904: N. W. Creech and J. C. Watt.

Books of record and account kept: Assessment roll, cash books, ledger and minute book.

No changes were made during 1904 in the organization or management or in the Constitution and rules in relation to benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$429 34
Cash received during 1904 from:	
Assessments	\$1,223 10
Interest and dividends	27 50
Total	<u>\$1,250 60</u>

CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904 for:	
Registration fee	\$3 00
Law costs	2 50
Officers' salaries, etc.	74 61
Printing, stationery and advertising	10 00
Expenses of management	<u>\$90 11</u>

(b) *Miscellaneous Expenditure.*

Sick Benefits	<u>1,209 06</u>
Grand totals	<u><u>\$1,299 17</u></u>

ORANGE YOUNG BRITON LODGE No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.
Head Office, Lewis Street, Ottawa.

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Jos. Leslie, Worshipful Master	Ottawa.
Geo. Evans, Deputy Master	Ottawa.
W. J. Kissick, Secretary	Ottawa.
Jas. Carley, Treasurer	Ottawa.

FUNERAL BENEFITS.

Number of members who died during 1904. None.

SICK BENEFITS.

Sick Benefits are undertaken by the Society, with a membership of 109.
Number of members of the Society who received Sick Benefits during 1904, 6.
Total amount of benefits paid in 1904, \$75.
Number of weeks' sickness experienced in 1904, 25.

Total amount of cash standing to credit of Sick Fund at 31st December, 1904,
\$299.15.

ASSETS.

Cash in hands of Treasurer	\$299 15
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LIABILITIES.—No information

MISCELLANEOUS.

The Society's accounts were duly audited for 1904 on January 16th, 1905.
Names and addresses of Auditors: John Carleton and Ed. Ashe, Ottawa.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$29.04	
Dues		\$161 75
Application and initiation fees		9 00
Supplies sold		11 00
Per capita tax		5 40
Reinstatements		4 00
Other sources		66 25
Total receipts		\$257 40

CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1904 for:

Per capita tax or levies for management	\$21 80
Registration fee	3 00
Supplies bought	35 54
Travelling expenses	2 00
Rent, light, heat and taxes	20 00
Printing, postage, etc.	1 55
Other expenses	12 81
Paid to sick fund	64 70

Total expenses of management.....	\$161 40
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(b) *Miscellaneous Expenditure.*

Sick Benefits	75 00
Per capita tax other than management	27 25
Funeral expenses	11 24
Special relief	10 00

Total expenditure	\$284 89
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THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE FOUR MONTHS ENDING 31ST DECEMBER, 1904.

Head Office, Toronto.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

Geo. F. Spry, President	Toronto.
S. Brownlee, Vice-President	Toronto.
G. P. Beswick, Secretary	Toronto.
D. Garrow, Treasurer	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 300.
Two members died during 1904 and Funeral Benefits were paid amounting to \$100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Forty-eight members receive Sick Benefits during 1904.

Number of weeks' sickness experienced during 1904, 82 weeks.

Sick Benefits amounting to \$329.25 were paid.

Amount paid for medical attendance, \$70.00.

Cash standing to credit of Sick Benefit Fund at 31st December, 1904, \$299.04.

ASSETS.

Cash in Dominion Bank of Canada	\$299 04
Total assets	<u>\$299 04</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made every two weeks.

The Society's accounts were audited December 31st, 1904.

The books of record kept are a cash book and receipt book.

Names and addresses of the Auditors for 1904: Chas. Kirk and Geo. W. Deuel.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$214.93
Cash received during 1904 from:	
Dues	\$636 41
Interest	4 00
Total receipts	<u>\$640 41</u>

CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1904 for :

Law costs	\$12 00
Supplies bought	4 00
Printing	23 65
Salaries	12 40

Total expenses of management	\$52 05
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(b) Miscellaneous Expenditure.

Funeral benefits	100 00
Sick benefits	329 25
Medical attendance	70 00
Other expenditure	5 00

Total expenditure	\$556 30
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LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1904.

Head Office, Toronto.

Organized March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1904, were as follows:

G. Querques, President	Toronto.
P. Casciato, Vice-President	Toronto.
J. Damele, Treasurer	
A. Mandarino, Secretary	Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The membership at 31st December, 1904, was 63.

Number of members who died during 1904, none.

Total amount paid for Funeral Benefits, none.

Cash standing to credit of Sick and Funeral Benefit Fund, \$453.39.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Number of members who received Sick Benefits in 1904, none.

Total amount of Sick Benefits paid in 1904, none.

Number of weeks' sickness experienced in 1904, none.

Amount paid for medical attendance during 1904, none.

ASSETS.

Cash on deposit in Bank of Montreal, Toronto.....	\$453 59
Total assets	\$453 59

LIABILITIES.—None.

The books of the Society were audited in December, 1904, by A. Olivero and M. Perello, of Toronto.

No changes were made during 1904 in the organization or management or in the Constitution or Rules in relation to benefits.

CASH RECEIPTS.

Cash balance from 1903 (not extended)	\$454.90
Cash received during 1904 from:	
Dues	\$100 00
Application fees	55 00
Supplies sold	5 00
Other sources	18 42
Total receipts	<u>\$128 42</u>

CASH EXPENDITURE.

Cash paid during 1904 for:	
Law costs	\$4 00
Registration fee	3 00
Printing, etc.	13 50
Postage, etc.	9 43
All other	100 00
Total expenditure	<u>\$129 93</u>

THE HAY AND COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

Date of application for registry, 6th December, 1904.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 12th day of December, 1904, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Woodstock, Ont. Suits by or against the Society may be brought in the name of the Hay and Company Employees' Mutual Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and By-laws of the Society, so far as they relate to the insurance contracts.

THE HAMILTON ROLLING MILLS' BENEFIT SOCIETY.

Date of application for registry, 22nd March, 1905.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 21st day of March, 1905, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Hamilton, Ont. Suits by or against the Society may be brought in the name of the Hamilton Rolling Mills' Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and By-laws of the Society, so far as they relate to the insurance contracts.

THE BARNARDO OLD BOYS' BENEFIT SOCIETY.

Date of application for registry, 12th April, 1905.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th day of April, 1905, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of The Barnardo Old Boys' Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the By-laws of the Society, so far as they relate to the insurance contracts.

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

Date of application for registry, 12th May, 1905.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 27th day of May, 1905, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.* The incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of Pride of Israel Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

COMPARATIVE TABLES :

SHOWING

Life Insurance ; Sick and Funeral Benefits ; Membership ; Assets and Liabilities.

Table 1. —Life Insurance or Benefits in the nature thereof.

Table 2. —Sick and Funeral Benefits.

TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.

Short Name of Society.	Total Membership in Ontario at 31st December, 1904.	Number of Certificates in force 1904.	Amount of Insurance in force anywhere at 31st December, 1904.	Number of claims matured in Ontario during 1904.	Amount of Insurance Benefits paid in Ontario during 1904.	Amount of Disability Benefits paid in Ontario during 1904.	Assets in Ontario at 31st December, 1904.	Liabilities in Ontario at 31st December, 1904.	Total Assets anywhere at 31st December, 1904.	Total Liabilities anywhere at 31st December, 1904.
			£		£	£	£	£	£	£
Chosen Friends, Grand Council, Canadian Order	25,697	27,500	27,189,007 10	206	223,008 21	6,206 00	306,303 99	27,857 95	306,303 99	27,857 95
Civil Service Mutual Benefit Society	280	280	56,000 00	7	1,000 00		2,019 03		2,019 03	
Commercial Travellers' Association of Canada	6,832	6,832	2,818,329 00	62	38,022 30		151,167 48		151,167 48	
Commercial Travellers' M. B. Society of Western Ontario	765	765	386,225 00	12	9,180 00		12,372 16	765 00	12,372 16	765 00
Federated Association of Letter Carriers	202	380		2	741 00		1,163 60		1,163 60	
Foresters, Canadian Order	32,563	36,138	57,175,000 00	206	206,133 00		1,757,287 65	6,271 77	1,757,287 65	11,324 77
Foresters, Catholic Order	7,072	111,266	120,564,500 00	51	53,300 00				804,101 63	128,391 30
Hamilton Police Benefit Fund	55	55							26,089 30	1,024 65
Home Circles, Canadian Order of	15,794	17,203	21,093,760 00	160	1,063 47	301 00	26,089 30	1,024 65	26,089 30	1,024 65
Knights of the Macabees, Supreme Tent	16,232	322,376	109,831,474 16	104	252,993 57	6,910 00	278,230 81	18,109 66	278,230 81	18,109 66
Knights of Pythias, Grand Lodge	1,840	68,203	109,787,000 00		125,350 00	30,362 61			138,707 13	262,173 35
Knights of St. John and Malta	258	2,603	3,110,300 00	1	3,000 00	2,000 00			1,071,283 82	
London Police Benefit Fund	43	43							13,750 03	6,000 00
Mutual Masonic Compact	115	115	11,500 00	3	300 00	808 81	22,193 67	2,998 23	22,193 67	2,998 23
Oddfellows, Canadian Order	4,297	1,012	2,945,300 00	29	16,750 00	300 00	230 36		230 36	
Oddfellows' Relief Association	11,731	17,307	21,801,250 00	84	117,007 46	1,300 00	70,628 81	1,820 56	90,628 81	1,820 56
Orange Grand Lodge of British America	60,000	1,233	4,233,000 00	71	31,000 00		352,308 89	18,000 00	352,308 89	24,000 00
Royal Arcanum	3,760	305,083	680,848,000 00	31	188,109 55		8,399 00	9,000 00	8,399 00	11,000 00
Royal Templars of Temperance, Supreme Body	7,788	6,798	8,103,750 00	65	91,329 14		20,826 68		8,350,458 10	920,435 51
Société des Artisans Canadiens Français	12,530	23,020	22,020,800 00	11	10,000 00	2,769 33	120,810 32	19,600 00	125,810 32	23,100 00
Sons of England	6,890	4,025	4,001,450 00	27	30,000 00	650 00	62,843 00	7,212 81	594,979 95	8,300 00
Sons of Scotland	4,443	11,639	10,025,731 36	22	17,188 77		198,997 42	8,679 98	62,843 00	7,212 81
St. Joseph, Union of, Ottawa	188	188			2,271 78	1,011 80	38,954 68	10,783 98	38,954 68	10,783 98
Toronto Firemen's Benefit Fund	324	324		3	3,200 00		202,614 48	76,673 06	202,614 48	76,673 06
Toronto Police Benefit Fund	41,610	44,140	69,471,500 00	481	868,079 80	10,277 20	675,608 35	135,866 11	675,608 35	135,866 11
United Workmen, Ancient Order	73	29	23,000 00	1		40 73	653 24	698 53	653 24	698 53
United Protestant Benevolent Association										
Totals	262,754	1,045,530	1,584,583,326 92	1,686	2,325,979 11	63,540 57	4,924,927 39	345,615 29	15,209,357 63	1,087,638 74

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1904.	Number of members who died during 1904. (**members' wives).	Amount paid for funeral benefits. (**members' wives).	Number of members sick during 1904.	Number of weeks' sickness experienced during 1904.	Amount paid for sick benefits during 1904.	Amount paid for medical attendance during 1904.	Amount paid for special relief during 1904.	Assets at 31st December, 1904.		Liabilities at 31st December, 1904.	
									\$	c.	\$	c.
H. M. Army and Navy Veteran Society (Toronto).....	104	9	400 00					58 00	1,892	64	NIL	NIL
H. M. Army and Navy Veteran Society (Hamilton).....	66	4	320 00						615	81		
Bain Wagon Co. Employees' M. B. Association.....	298	1		78	213	620 83	67 00	3,331 93	298	29	NIL	NIL
Bank of B. N. A. Widows' and Orphans' Fund.....	271								122	306	72	
Bartenders' Benevolent Association.....	83	2	198 00	7	31	124 50	61 80		572	27		
Bertram Engine Works Co. M. B. Association.....	117	1	50 00	41	97	383 65	216 70		168	61	NIL	NIL
Bricklayers' and Masons' Union No. 1 of Ontario.....	155	5	500 00				11 50		1,193	38	NIL	NIL
Brown Brothers, Limited, Employees' B. Society.....	31			8	21	88 00			168	11	NIL	NIL
Chosen Friends, Canadian Order of *.....												
Canada Foundry Co. Employees' M. B. Society.....	1,120	28	1,100 00	1,065	562	18,330 30		30 00	1,971	80	NIL	NIL
Canada Foundry Co. Employees' S. and D. Society.....	61		2,400 00	175	562	2,218 08	1,166 25		240	11		
Canada Furniture Manufacturers, Limited, Employees' B. Society.....	299			17	181	170 50	299 75	10 00	190	18		
Cigarmakers' Union No. 27, Toronto.....	358	12	600 00	1	78	1,389 15		538 10	5,265	33		
" " " " 55, Hamilton.....	194	1	50 00		172	838 75						
" " " " 59, Brantford.....	19											
Coburn Mig. Co.'s Employees' M. B. Society.....	161			21	81	251 50		78 50	3,697	93	NIL	NIL
Cockshutt Ploy Co., Relief Association.....	275	2	80 00	61	228	800 85		26 15	309	29		
Daughters and Maids of England, Grand Lodge Subordinate.....	1,214							60 00	100	00		
" " " " Juvenile.....									187	12		
Dominion Expressmen's S. B. Association.....									3,085	49		
Foresters, Canadian Order, High Court*.....	304	4	200 00	65	250	1,501 00	1,406 70		4,116	01		
" " " " Subordinate Courts*.....			5,910 00	5,034	25,772	107,716 75	193 04		1,004	35		
Gendron Mig. Co.'s Employees' M. B. Society.....	124	8	400 00	178	681	1,950 67			2,456	00		
Globe Printing Co.'s Employees' B. Society.....	73	1	15 00	19	57	54 58			89	130	53	
Gutta Percha and Rubber Mig. Co. Employees' S. B. Society.....	200			57			52 50		134	78		
Hamilton Steel and Iron Co.'s Employees' B. Society.....	460	3	150 00	16	83	364 40			1,158	59	NIL	NIL
Heintzman & Co.'s Employees' Benefit Society.....	140	2	100 00	66	310	1,518 00	449 40		390	82	NIL	NIL
Hibernians, Ancient Order of.....	1,697	14	3,300 00	15	87	521 00			561	78		
" " " " Supreme Body*.....						3,347 06		680 75	199	25		
Irish Catholic Benevolent Union, Grand Body.....	400	3	300 00	142	721	2,884 00			7,043	20	NIL	NIL
" " " " Subordinate Bodies.....												
Italian Benevolent Society (Umberto Primo).....	67			56	209	845 00	285 50		1,504	84		
Italian Workmen's Association of Ontario.....	50			20	43	128 77	55 00	14 00	2,113	39	NIL	NIL
Karni & Co.'s Employees' M. B. Association.....	89			1	1	4 00			1,441	35		
Knights of the Macabees*.....				1	16	51 50			325	63		
Knights of Pythias, Subordinate Lodges*.....	67	67	3,350 00	3,661		82,204 89	96 25		253	61		
Knights of St. John, Ontario Grand Commandery, Grand Body.....	130	14	900 00	68	398	2,432 20	1,064 51	434 00	24,690	57	567	69
" " " " Subordinate Bodies.....		1	50 00	19	82	328 00	146 75		599	19		

APPENDIX.

APPENDIX TO THE DETAILED REPORT (1905)

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

I. "THE PROPER CONTENTS OF AN APPLICATION FOR FIRE INSURANCE:" An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Inspector of Insurance, at the Annual Meeting of The Mutual Fire Underwriters' Association, held in the Railway Committee Room of the Parliament Buildings, Toronto, 29th March, 1905. Pages C 203 *et seq.*

II. INSURANCE TEA SCHEMES. Judgment of Mr. Justice Buckley (H. C. J., Eng.), 8th and 16th February, 1905, in *re* Nelson & Co., Limited.—Extracts from articles in English journals. Pages C 209 *et seq.*

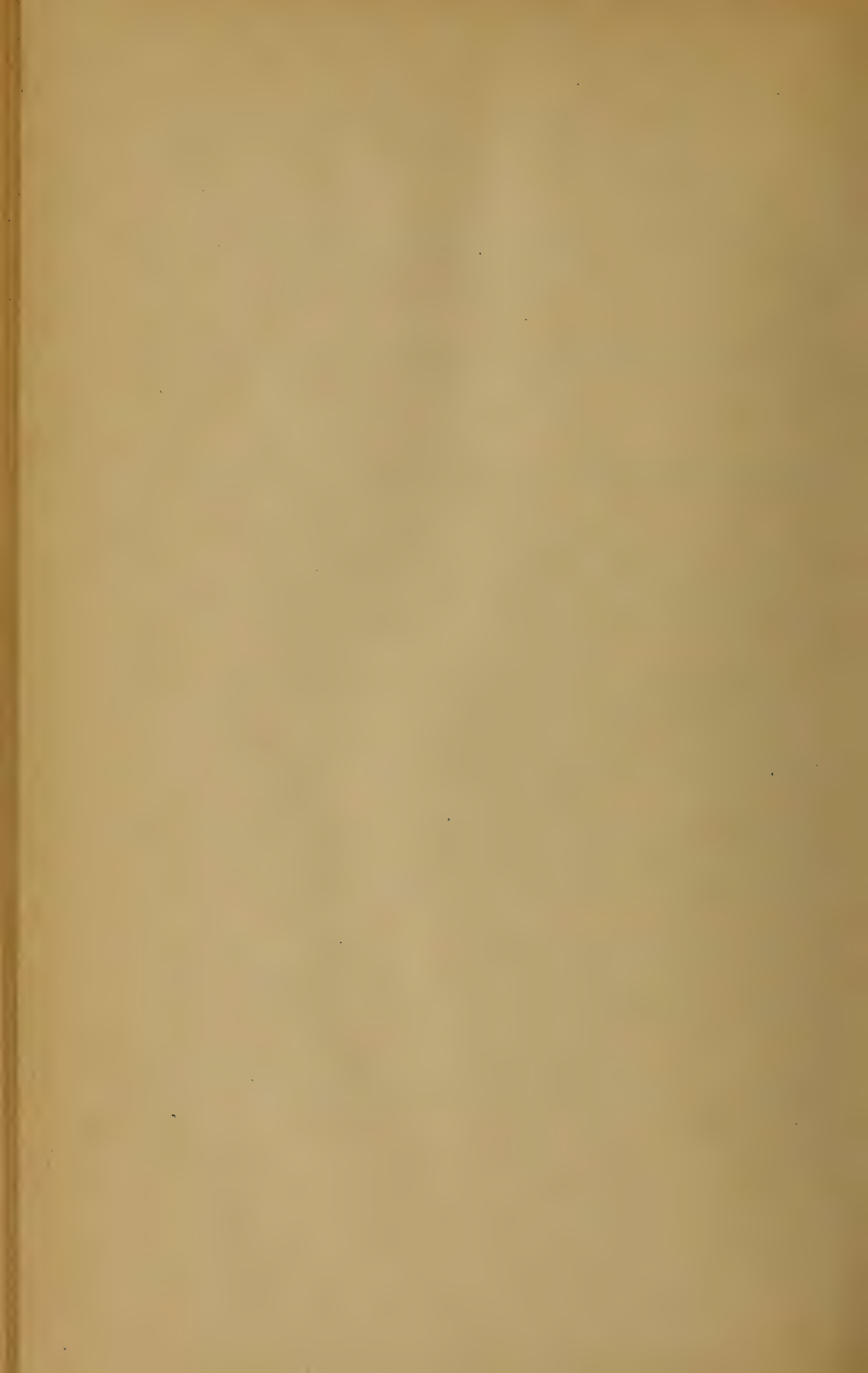
IT IS ILLEGAL TO SELL OR ISSUE IN ONTARIO BLANK POLICIES PAYABLE TO BEARER:
14 Geo. III. C. 48, s. 2; *Canadian Free Ins. System v. Mayell & Son.*

III. FRIENDLY SOCIETIES OF ENGLAND. Increase in the amount of Sickness Claims among members of all ages.—Annual Premiums for an all-life insurance of \$1,000 according to the latest Experience of the Manchester Unity; comparison with Premium Table in Schedule to Ontario Insurance Act, R. S. O., 1897, chap. 203. Pages C 227 *et seq.*

IV. "SOME FALLACIES THAT STILL VEX FRIENDLY SOCIETIES:" An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Registrar of Friendly Societies, to The Canadian Fraternal Association at the Annual Meeting, Toronto, 28th April, 1905. Pages C 231 *et seq.*

V. TABLES OF NET ANNUAL PREMIUMS, Hm. 4½ per cent: For the Adjustment of the Sum Insured where the Age of the Assured was given erroneously, but in good faith, and without intention to deceive. (R. S. O., 1897, chap. 203, s. 149). Pages C 237 *et seq.*

[C 201]



APPENDIX TO THE DETAILED REPORT (1905)

OF THE

INSPECTOR OF INSURANCE

AND

REGISTRAR OF FRIENDLY SOCIETIES

I.

ADDRESS ON "THE PROPER CONTENTS OF AN APPLICATION FOR FIRE INSURANCE."

Delivered by MR. J. HOWARD HUNTER, M.A., K.C., Inspector of Insurance, at the Annual Meeting of the Mutual Fire Underwriters' Association, held in the Railway Committee Room of the Parliament Buildings, Toronto, on March 28th and 29th, 1905.

[PROCEEDINGS OF THE MUTUAL FIRE UNDERWRITERS' ASSOCIATION OF ONTARIO, Wednesday, 29th March, 1905.]

PRESIDENT LEVI STAUFFER, in presenting Mr. Hunter, said:

Gentlemen,—I have much pleasure in announcing to you that the Inspector of Insurance for Ontario, Mr. Hunter, is present with us, and is prepared, I believe, to deliver an address on "The Proper Contents of the Application and the Policy Respectively." I take much pleasure in introducing him to you, although I think you all know him so well that no introduction is necessary.

MR. HUNTER:

Mr. President and Gentlemen,—Your irresistible Secretary, Mr. Hugh Black, has, I find, put me down for an anniversary sermon, assigning as my text, "The Proper Contents of the Application and the Policy Respectively." But I may say that on these two documents hang all the law—and the losses! Therefore, on reflection, you will see that your Secretary has cut out for me a large day's work, and I think, perhaps, it will be better to confine my remarks to the Application alone. That of itself is a very fruitful subject, and will quite exhaust your time and mine, even though treated only cursorily. It was my intention to prepare a very solemn discourse, but for lack of time the utmost I was able to do was to peg out the ground with some notes of important cases on Applications decided mainly by our own courts. I shall offer some extempore remarks, suggested by these cases.

The "Application" (or "Proposal") is the document which ascertains and describes the property offered for insurance, and furnishes (or should furnish) to the Insurance Company, the particulars necessary to judge of the hazard.

In dealing with any question arising on Fire Insurance Contracts, we must keep constantly before our minds what the contract really is; and once we get a firm hold of the proper purpose of the contract, we can more readily shape our forms of contract and the other forms leading up to it.

A Contract of Fire Insurance (unlike Life Insurance) is a contract of *indemnity*; it is a contract to compensate a specific person in event of loss by fire. Now see what follows from that definition. A man can not be "compensated" for what never existed; or for what, if it did exist, was not at the fire; or, if at the fire, was not injured by the fire; or for what, if it fulfilled all these conditions, had no value; or for property, in which even though it possessed value, he had no ownership or insurable interest. Now, these are some of the material points that are sifted out by the Application. You will observe that nearly all the questions in the Application are directed to one or more of these points. Of course the insured need not be absolute owner of the property insured. But he must have at least an *insurable interest* in it; that is, he must be so related to it as to lose or be prejudiced by the destruction or damage of that property by fire. That relation is what the law calls "an insurable interest."

14 Geo. III., c. 48 (Imp.)—commonly called the *Gambling Act*—Section 1.
Lucena v. Craufurd (H. L. 1806) 2 Bos. & Pul. N. R. at 292-5.
De Forest v. Fulton Fire Ins. Co. 1 Hall (N. Y.) 84; 1 Bennett 223.
Ogden v. Montreal Ins. Co. (1854), 3 U. C. C. P. at 512-6.

You will remember that the insurable interest must exist at the commencement of the insurance, and must exist also at the time of the fire; but it may not necessarily be a continuous or unbroken interest. To illustrate that point. When a farmer fills his barn and places insurance on the "contents" he has an insurable interest in those contents. But during the year the contents of the barn are taken away, and the barn becomes empty. Then again it is filled with a crop, an entirely different crop. His insurance contract related at time of insurance to "contents." In strictness it related to the then particular contents of the barn insured. But those contents are gone and entirely different contents, though of the same nature, are now there. It has long been held that the contract covers such after-acquired and substituted contents. So as to the stocks of goods in the hands of merchants, brokers and warehousemen:

Butler v. Standard Fire Ins. Co. (1879), 26 Gr. at 350-1; 4 A. R. at 394.
Merchants Fire Ins. Co. v. Equity Fire Ins. Co. 9 O. L. R. 241.

Now in the case of the farmer there could not be an insurable interest on "contents" when there were no contents—when the barn was empty; so there was a complete break in the insurable interest during the currency of the policy. The insured had an insurance interest at the time the policy was issued, and, if the contents are of the same nature ("farm contents") at the time of a fire, he has then an insurable interest even though it has not been an unbroken interest. These then are important points to remember, that in Fire Insurance the insured must have an insurable interest both at the commencement of the insurance and at the time of the fire:

House of Lords in *Lynch v. Dalzell* (1721) 3 Brown P. C. 497, affirming King, L. C.;

Saddlers' Co. v. Badcock (1734) 2 Atk. 554, Hardwicke, L. C.;

Caldwell v. Stadacona Fire and Life Ins. Co. (1883) 11 S. C. R. at 256;

Crozier v. Phoenix 2 Han. (New Brunswick) 200. And contrast *Howard v. Lancashire Ins. Coy.*, (1885) 11 S. C. R. at 94, where it was held that an interest acquired after insurance was not sufficient.

But in Life Insurance—which is not a contract of indemnity—it is sufficient that the insurable interest existed at the commencement of the insurance:

Dalby v. India & London Life Assee. Co. (1854) 15 C. B. ; Parke, B. at 387.

Vezina v. New York Life Ins. Co. (1881) 6 S. C. R. 30; *North American Life Ins. Co. v. Brophy* (1901) 2 O. L. R. 559.

Where the insurance covers property that is changing in quantity or location, the insurance is technically described as “floating” insurance. Where the policy consists altogether of such insurance the policy is described as a “floating policy:” *Martineau v. Kitching* (1872) L. R. 7 Q. B. at 458.

Here is another interesting case. The lessee of a house insured the building for his own benefit. The lease expired during the currency of the policy. Just as soon as the lease expired, the insurable interest of the insured was at an end. After the lease had expired a fire took place. Then it occurred to the former lessee or to the landlord that it would be a good thing for the lessee to assign the policy to the landlord. The Insurance Company resisted payment of the claim on the ground that the former lessee had not an insurable interest at the time of the fire, and that the landlord was not insured. The Court held that there being no insurable interest at the time of the fire, the Company was not liable; and that the lessee, not having an insurable interest, could not convey to another a right of action which the lessee himself did not possess: *Saddlers’ Co. v. Badcock*, 2 Atk. 554.

Which shows that you must look closely into every case where there is a lessee. That is only one of the illustrations which might be given on this branch of the subject.

Another important point is that if the insured has been compensated for his loss from any other source, he cannot then collect from the Insurance Company. Suppose sparks from a train fire his property, and he recovers the full amount of the loss or damage from the railway company, he cannot then collect anything from the Insurance Company. He cannot expect to be compensated for his loss twice over; if he were, that would be a case of profit, not compensation. What was done in one such case was this. The policy-holder first of all collected his insurance money from the Insurance Company, and then sued the railway company and recovered from them the full amount of the loss. But the Insurance Company became aware of what had been done, and was held entitled to recover back from him the difference between the amount of his loss (plus his expenses) and the total of the amounts he had collected from the railway company and the Insurance Company. The policy-holder was, as to that surplus, held to be trustee for the Insurance Co.: *National Fire Ins. Co. v. McLaren* (1886) 12 O. R. at 687 *et seq.* and cases there cited.

Now get a firm grip of that principle, for it is vital to your business; a policy-holder must not make a profit out of his insurance.

It would be contrary to public policy as well as to the insurance Policy for the assured to make profit out of his insurance. Incendiarism would become rampant all over the country.

Wright v. Pole, 1 A. & E. 621.

Wilson v. Lancashire &c. Ry. 9 C. B. 640.

This has lately been illustrated by the “valued” fire policy in the United States. Under that policy, the value of the insured property is fixed by the policy; and, in the event of a total loss the payment of the full amount of the policy cannot be disputed, though the actual loss may fall far short of the amount insured. The obvious incentive to over-insurance and incendiarism has already become a public danger; and has greatly increased the premium rates where the valued policy law prevails.

Then, furthermore, you must bear in mind that the contract is a personal contract. It does not run with the property. Though “property” is described as “insured,”

it is strictly not the property, but some person in respect of the property that is insured, and therefore entitled to compensation. You are insuring the applicant only; you are not insuring the whole world; you are insuring only for the benefit of the person named in the application and the policy. Therefore, *if before loss the property is alienated with a transfer of the entire ownership*, the policy cannot be assigned without your consent:

Lynch v. Dalzell (1721) 3 Brown P. C. 497.

McPhillips v. London Mutual (1896) 23 A. R. 524.

In this latter case it was held unanimously by the Ontario Court of Appeal (Hagarty C. J. O., Burton, Osler, Maclellan J. J. A.) that the assent of the Insurance Company to an assignment of the policy is essential only when the policy is assigned to accompany a sale of the property insured, and a new contract is intended to arise between the purchaser and the Insurance Company. In *Salterio v. City of London Fire Ins. Coy.* (1894) 23 S. C. R. 32, the policy *forbade* the assignment of it or of any interest therein. The policy was assigned by way of collateral security to a mortgage on the insured chattel property: *Held*, that the policy was void.

The mere alienation of the insured property without the written consent of the Insurance Company avoids the policy: Statutory Condition 4. But, *after loss* the assured can assign his *right of action* to any one; there is no question about that:

Waydell v. Provincial Ins. Co. 21 U. C. R. 612.

Kerr v. Hastings Mutual Fire Ins. Co. 41 U. C. R. 217.

Wattes v. Canada Farmers' Ins. Co. 13 C. L. J. 198.

Now in preparing the form of Application, you must bear in mind that if there are any faults or omissions in it the Company may be held as well as the applicant. Statutory Conditions No. 2 says that, in the absence of evidence that both parties consented to the change, the "policy" will be held to conform to the application. "Policy" in the Ontario Insurance Act means any contract of insurance within the meaning of the Act: s. 2 (54). So that an Interim Receipt is, for purposes of Statutory Condition No. 2, a policy:

Coulter v. Equity Fire Ins. Co. (1904) 7 O. L. R. 783; affirmed by C. A. 9 O. L. R. 35.

Therefore you have to exercise great care in preparing the application form, and also in having it filled in. If the application is handed into the Company with certain questions unanswered, and the Company accepts such application, that will be held against the Company. If, for example, the application does not answer the question as to encumbrances, it will not be held that the applicant said the property was unencumbered. It will be held that the Insurance Company was satisfied to leave the question unanswered. Such an incomplete application should be returned to the applicant to be properly filled in.

Where the applicant is not asked, there is no duty on him to communicate.

Klein v. Union Fire Ins. Co. (1883) 3 O. R. 234;

Reddick v. Saugeen Mut. Fire Ins. Co. (1888) 15 A. R. at 366;

Coulter v. Equity Fire Ins. Co. (1904), 9 O. L. R. at 42.

The first question generally found on the application seeks to locate the property which is offered as an insurance risk to the Company. The next questions ask the applicant to state the nature of his interest in the property; the value of the property; the amount of insurance already on it; and the distribution of that insurance

over the property covered by it. Then a number of other questions are asked with the same intention of enabling the Company to judge of the hazard undertaken, and to settle the premium proper to be placed on the risk if accepted. As to the first question, the location and description of the property, that question should be fully and correctly answered. There are several cases on record where the "contents" destroyed were not contained in the insured building, as the Company supposed; but, through the negligence of the agent, the Company was held liable. In the case of farm property the premises should be described by lot and concession. As to live stock covered by insurance, it often happens that the stock at the time of the loss was not on the premises owned by the policyholder, but was in distant buildings or premises rented by him. If you intend the insurance to extend to such cases, then in both application and policy it should be expressly stated so. The great art of avoiding litigation is plainly saying just what you mean. Don't leave out important words to save time. In legal documents, when you try a short cut through the woods you will often find the shortest cut through to be the longest way round. Some of the Judges have held the liability of the Company to be very wide where the liability was not clearly defined. In particular cases they have held the Company liable for horses belonging to the policyholder which were miles away from the insured premises, and were perhaps being temporarily stabled in some distant town or village.

You may remember a case that came up some years ago. I think it was in the County of Brant Farmer's Mutual Fire Insurance Company. A team of horses was on the highway, several miles away from the policyholder's farm, drawing quick-lime. Rain came on, heated the lime, fired the wagon, and destroyed wagon and horses. The Judge allowed the fire claim that was made on the Insurance Company in respect of that loss. Now that is a large extension of your liability.

If you intend *ambulatory* insurance, and that you shall be liable for such claims, well and good; but if such is your intention say so plainly in your forms. It, on the contrary, you intend that the contents shall be insured only so long as they are in certain buildings or on a certain farm, say so in express terms.

The expression "contained in" without any limiting words has in various cases been held not to mean "while" or "so long as contained in," but to be merely a description identifying the chattel intended to be insured. In *Peterson v. Miss. Valley Ins. Co.* (1868) 24 Iowa, 494, a horse described in the policy as "contained in a barn," was while away from home burned in an hotel barn: held to be covered by the policy. Similarly in *Mills v. Farmers' Ins. Co.* (1873), 37 Iowa, 400, where a horse insured as "contained in a barn" was killed by lightning on the way to the mill.

On the other hand the policy may be drawn too strictly, as in *Haws v. St. Paul F. & M. Ins. Co.* (1888) 130 Penn. St. 113; 18 Ins. L. Journ. 561, where the policy described the property as "contained in," etc., and had the ordinary lightning clause, but then added this saving clause: "This policy does not cover or insure property of any kind while removed from the particular building therein described, or kept or used in any other place or location, unless otherwise specified in the policy." Held by the Supreme Court (overruling *Haws v. Fire Assoc.* (1886) 114 Penn. St. 431), that the policy did not cover a horse killed by lightning while in a pasture field.

I have called your attention to the question of contents. Now there is a vital distinction between the insurance of "contents" and the insurance of "buildings." In the case of "contents," the insurance will attach to substituted chattels; that is, the insurance attaches not merely to the specific chattels in the buildings at commencement of the insurance, but also to substituted similar chattels belonging to the policyholder and in the building at the time of the fire. But that doctrine of substitution does not extend to insurance on *buildings*. I have had several letters from time to time as to the type of case where the insured building has been pulled or

blown down, and another building erected on the same site. Take the case of a building pulled down and another building erected largely out of the old material—except, of course, the mortar! It has been contended by some of your policy-holders in such cases that under the terms of their policy the new building was insured by the policy that covered the old building. That certainly is a wrong contention. The policy on the old building does not insure the new building. You insured the old building not as so much timber, or as so much stone, bricks and lumber, but as a “building,” as a distinctive unit. (Joyce on Insurance Secs. 2773-4, citing numerous cases). You did not insure it as building material, and therefore, if the old building is pulled down, the insurance is at an end, even though the new building is constructed out of the materials of the old building. And what is more, suppose it were a dwelling and the chattels were insured by you in the old building, and were described strictly in the policy *as being insured only while contained in that old building*, then, even though those identical chattels were in the new building, they would not be insured under that policy. If you intend the insurance to pass over, say so plainly, and don't have any litigation about it. Other policyholders, being more than usually reasonable men, have even claimed that after the old building was destroyed by fire, and the Company had paid the full amount of the policy, and the policyholder had with the money received from the Insurance Company put up a new building, the policyholder I say in more than one such case has ventured to claim that the new building is insured by the old contract. You can see the answer to that claim if you remember that an insurance contract is a contract of bare compensation. These policyholders want to be compensated twice over. They want their bread buttered on both sides.

A MEMBER: Supposing there was an endorsement on the policy to the effect that such insurance passed to another building?

MR. HUNTER: If there was such an endorsement by the Company on its policy, the Company would probably not make any trouble. I am speaking of the *legal liability*, and you should know clearly what that liability is. What the Company may *concede* is altogether different matter; but such a transaction would be rather a *gift* of insurance than a *contract* of insurance.

Now, when more than one building is included in the same application, it is customary to have a diagram of the buildings. That diagram is usually filled in by the Company's Agent. There has been a good deal of litigation on the question whether the diagram binds the applicant. The survey being properly agent's work, our courts have generally held that, that unless the applicant is plainly connected in some way with the diagram, he is not bound by it. So it is usual for the Company to get an admission from the applicant that he adopts the diagram, which is now usually on the back of the application. Remember that the agent is ordinarily held responsible for the diagram, and that, if the policyholder is to be committed to the diagram on his application, it should be carefully examined by him, and then, if he is satisfied, it should be completed in the way I have described.

It is not good practice for the agent to fill in the application. It is very bad practice, and should never be done if it can be avoided. If the applicant is illiterate and cannot fill in the application, then it should be fully explained to him. Some Companies stipulate that if an agent fills in the application he shall be deemed to be the agent of the applicant; but that contention, as a rule, has been disfavored by the courts. A man puts himself in a very awkward position as the agent of both contracting parties, and that practice is always disfavored in law. See remarks of Hagarty, C. J., in *Quinlan v. Union Fire Ins. Co.* (1883) 8 A. R., at 393-396; see also *Wyld v. London and Liverpool and Globe Ins. Co.* (1877) 1 S. C. R. 604, affirming 23 Gr. 442, *Benson v. Ottawa Agric. Ins. Co.* (1878) 42 U. C. R. at 293 *et seq.*; *Naughton v. Ottawa Agric. Ins. Co.* (1878) 43 U. C. R. 121; *Hastings Mutual Fire Ins. Co. v.*

Shannon (1878) 2 S. C. R. 394; *Graham v. Ontario Mutual Fire Ins. Co.* (1887) 14 O. R. at 363, 365.

A MEMBER: If the applicant puts his name to the application he adopts it?

MR. HUNTER: Suppose the applicant is totally illiterate, or does not speak or understand the English language? (*Chatillon v. Canadian Mutual Fire Ins. Co.* (1877) 27 U. C. C. P. 450). I believe there are more than thirty different languages spoken and written in the city of Toronto alone. The application is almost invariably printed and written in English for the Company's information. The applicant might afterwards truthfully set up that he was misled or misinformed; or that he did not understand the application. It is neither good practice nor good business for the Company to be put by its agent in such a position. Some law books say that *as to the applicant's* insurance is a contract *uberrimae fidei*. Rather, *as to both parties* to the contract, the policy should rest upon "the utmost good faith;" for otherwise "Policy sits above Conscience." Always remember what, in a great insurance case, was said by one of the very greatest of British Judges: In *Carter v. Boehm*, a leading case on representations (3 Burr, at 1910), Lord Mansfield, C. J., said: "Good faith forbids either party, by concealing what he privately knows, to draw the other into a bargain, from his ignorance of that fact, and his believing the contrary." Cf. *Shannon v. Hastings Mut. Fire Ins. Co.* (1876) 26 U. C. C. P. at 395-6; 2 S. C. R. at 407-8.

Where there are a number of buildings included in the same insurance, the insurance should be distributed over them in specific amounts; that is, the insurance should not be "blanket" insurance. The property should not all be insured under one sum. The proper way is to divide the insured property into units—the several buildings, and their respective contents.

MR. COCHRANE: Is this form of diagram correct?

MR. HUNTER: Yes, it appears to me to be a good form. This is a diagram used by the Sydenham Mutual Fire Insurance Company in its Instructions to Agents. Such a diagram shows the relative situation and the distance of the buildings; it will also greatly assist in getting rid of controversies as to how the insurance was distributed. I am warning you against blanketing the insurance. If you do, you may focus the whole insurance on one point, instead of its being equitably apportioned over all the property as intended by the Company.

We saw at the outset that insurable interest is the indispensable foundation for a contract of insurance. Now we come particularly to the nature and extent of the applicant's interest in the property offered for insurance. Here I have to remind you that there may be several insurable interests grouped on the same property. The most familiar illustration is that of mortgaged property. There the mortgagor, who is the owner of the equity of redemption, has one interest; the mortgagee has another interest:

Ogden v. Montreal Ins. Co. (1854) 3 U. C. C. P. at 512-520;

but if the mortgagor, without the consent of the Insurance Company, conveys his interest to his mortgagee, then, the mortgagor's interest, being at an end, so also is his insurance, *Pinhey v. Mercantile Fire Insurance Co.* (1901) 2 O. L. R. 296. If during the currency of a policy on mortgaged property, the property devolves by will—is, say, devised to the widow for life with remainder to her son, then the amount of the mortgagor's interest becomes subdivided into two new interests, that of the life-tenant and that of the remainder-man. Where the change of interest in the property occurs as here by succession, or occurs by operation of the law or by reason of death, then the corresponding change of interest in the insurance takes effect automatically, and without the consent of the Insurance Company. (Statutory Con-

dition 4). Where in any property offered for insurance there are a number of different insurable interests, you should sift out that matter; for the whole amount of insurance on the property should not exceed say two-thirds of the present value of all the then interests combined. In *McIntyre v. East Williams Mutual Fire Ins. Co.* (1889) 13 O. R. 79, the whole value of the property destroyed was found to be \$2,200. The mortgagee was insured for \$1,000 in Company A., and he received that sum to be applied on the mortgage debt. The mortgagor had an insurance of \$1,000 in Company B., under a policy which agreed to pay only to the extent of two-thirds of his actual loss. The mortgagor claimed from Company B. the full \$1,000, on the ground that two-thirds of the whole value, \$2,200, exceeded \$1,000. But it was held that \$1,000 having been received from Company A., the remaining interest in the property was \$2,200 less \$1,000, or \$1,200, and that the sum recoverable from Company B. was two-thirds of \$1,200, or \$800.

As to trust property, we obviously have the separate interests of the trustee and of the *cestui que trust*, and perhaps other interests.

In *Keefer v. Phoenix Ins. Co.*, of Hartford, 29 O. R. 394: affirmed by the Supreme Court (1900) 31 S. C. R. 144, the assured, having the legal ownership of the property, but only a partial beneficial interest in it, and being a trustee as to remaining interest for a purchaser to whom he had contracted to sell, was on the facts of that case held entitled to insure in his own name for the benefit of himself and his *cestui que trust*.

The applicant's interest in the property offered you as an insurance risk should be very clearly stated. If the property is encumbered, you recognize how important it is that you should have an accurate account of all the encumbrances. You know how combustible a large mortgage makes insured property! A material under-statement of the encumbrances would void the policy. Here is a case where there was held to be a material under-statement of the mortgages. The application stated that there was a mortgage for \$5,000, whereas there were two mortgages on which there was then due \$6,160. The court held that the policy was void:

Wilby v. Standard Insurance Coy. (1883), 3 O. R. 115.

The cases already cited show that it is not necessary, in order to create an insurable interest, to have absolute ownership. Any interest (that is appreciable in money), in any kind of property, will support an insurance contract. A man built a house on what he thought was, say, lot A., and insured that house. The house was burned, and then it came out that the house was really built on lot B. The man had been a trespasser. On that ground, the Insurance Company resisted the man's claim for the insurance money; but the court held that the man had insured *bona fide*; that under a statute then in force he had an insurable interest in the house, because it was in consequence of an unskilful survey that the house was built on another man's lot, and therefore the Insurance Company was liable:

Stevenson v. London & Lancashire Fire Ins. Co. (1868) 26 U. C. R. 148. In this case the Court (Draper C. J., Hagarty and Morrison, J. J.) doubted "whether an Insurance Company, with which the actual occupier of a house, without fraud or wilful misrepresentation, effects an insurance thereon, can set up the legal title of a stranger to the land on which the house stands as a defence against the claim of the assured."

A question that is cropping up in the United States is the effect of insuring property held under a "Conditional Sale," or, as called in England, a "Hire-Purchase Agreement." I suppose you are all quite familiar with such agreements. Take a

case where a man buys a piano, or a harvester, or some other article under such an agreement. The agreement stipulates that the article is owned by the seller until the last instalment is paid upon it; and, upon default of any payment due, the moneys already paid become forfeited to the seller, who can at once resume possession of the article. But frequently a farmer treats himself as the *owner* of a chattel which he has purchased under such an agreement, and he shows that chattel on his application as part of his property. The courts have not been disposed to press the matter unduly, and a decision has been given in the United States to the effect that even if the insured were taken to be interested only according to the strict agreement, still he was entitled to insure the property. But you can see the danger there may be in going too far in insuring property bought under such an agreement, while the ownership is vested in the seller. I do not know what your practice is in dealing with these chattels held under "hire-purchase agreement," but it is a question that it would be well to have an eye to. If the chattel were a very expensive agricultural implement bought on these terms, it might make a considerable loss for the Company.

MR. COCHRANE: To what extent was the insurable interest held good in the United States case referred to?

MR. HUNTER: One case was *Reed v. Williamsburg City Fire Insurance Company* (1883), decided by the Supreme Judicial Court of Maine, and reported in 74 *Maine* 537. The report does not specify the sum paid on the purchased article (a parlor organ), nor the sum remaining due, nor the sum awarded by the jury in the trial court. The Supreme Court held that the policyholder had an insurable interest in the article, and gave as the reason that, at common law, a common carrier, a warehouseman, and other bailees have an insurable interest in goods in their possession.

In the English case *Inglis v. Stock* (1885) L. R. 10 App. Cas. at 270, 273, the House of Lords decided that a man has insurable interest in goods *if he is liable to pay for them, whether he has property in them or not*.

The insurable interest of the *seller* under a hire-purchase agreement was considered by the Sixth Circuit Court of the United States in *Kortlander v. Elston* (1892) 52 Fed. Rep. 180. It was there held that, where a contract of sale of furniture provides that the title shall remain in the seller until the price is paid, then where the furniture is insured for the seller's benefit, and the seller pays the premium, the seller is entitled to all the insurance money arising from a loss, and the purchaser has no interest in that insurance money. The question that I am now asked by Mr. Cochrane involves the *extent or measure* of the insurable interest of the *purchaser* of an article sold conditionally under a hire-purchase agreement. I have no case at hand that squarely decides that question. But, theoretically, a man's insurable interest in an article would not be less than the loss he would sustain by the total destruction of the article. Now a purchaser of an article under a hire-purchase agreement would by its destruction lose all that he had paid on the article, and he would still be liable to the seller for the unpaid portion of the price. So that, theoretically, the purchaser might have an insurable interest in the article to the extent of the whole price.

But, on an application to insure the article, an Insurance Company, approaching the matter by a totally different road, would probably ask at least, 1st—What is the market value of the article in its present condition? 2nd—What fraction of the whole price has actually been paid? 3rd—What instalments are still payable, and when? It is evident that if the article—say an agricultural implement—has been much worn, and if a large part of the price is still unpaid, there might be temptation to pay off the balance by means of insurance money.

In a hire-purchase agreement, where insurance was effected for the benefit of the seller, but the purchaser paid the premium, the trial Judge in the case before cited

(*Kortlander v. Elston*), had directed the jury that the seller had the right to apply so much of the insurance money as was necessary to pay the balance due on the furniture, and had the right to hold the surplus under the direction of the purchaser to reduce the liability of the guarantor of another debt, due from the purchaser to the seller. From this direction to the jury the guarantor, but not the seller, appealed. The Circuit Court held that the guarantor was not prejudiced by this direction; but said that a strong argument might be made in support of the view that the insurance money all belonged to the seller, and that the fact of the purchaser's paying the premium gave the purchaser only the right to be reimbursed to the amount of the premium. In this connection may be mentioned the important decision of the House of Lords in *Reynolds v. Ashby* (1904) A. C. 466. Machines were supplied by the seller of them to the lessee of a factory upon the hire-purchase system, the machines to remain the sole and absolute property of the seller till they had been wholly paid for; upon default in payment the seller to have power to end the hiring and resume possession of the machines. They were affixed, as the seller knew, to concrete beds in the floor of the factory by bolts and nuts, and could have been removed without injury to the building or the beds. The lessee made default in payment, and the seller brought an action to recover the machines or their value from a mortgagee of the premises who had taken possession. *Held*, that the machines had been so affixed as to pass by mortgage to the mortgagee.

The Ontario Act respecting Conditional Sales of Chattels (R. S. O. 1897, C. 149), s. 10, enacts as follows:—

“10.—(1). Where any goods or chattels subject to the provisions of this Act are affixed to any realty without the consent in writing of the owner of the goods and chattels, such goods and chattels shall not withstanding remain so subject, but the owner of such realty, or any purchaser, or any mortgagee, or other incumbrancer on such realty, shall have the right as against the manufacturer, bailor or vendor of such goods or chattels, or any person claiming through or under them, to retain the said goods and chattels upon payment of the amount due and owing thereon.

“(2). The provisions of this section are to be deemed retroactive and shall apply to past as well as to future transactions.”

Cf. *Haggert v. Town of Brampton* (1897), 28 S. C. R. 174; *Goldie v. Bank of Hamilton* (1900), 27 A. R. 619; and *Miles v. Ankatell* (1898), 25 A. R. 458.

Insurance without interest in, or title to, the insured property is mere gambling, and directly incites to arson. When, therefore, the application is before the Company, then is the time to explore questions of interest or title. If the Company afterwards discovers the answers in the application to be false or misleading, the Company (without assigning any reason), can under Statutory Condition 19, cancel the policy on seven days' notice. But where a Company raises questions of interest or title only after a considerable time, and after a loss, and as a defence to paying the loss, appearances are against the Company. In *Stock v. Inglis* (1884) 12 Q. B. D. at 571, Brett (Lord Esher) M. R., said: “In my opinion it is the duty of a Court always to lean in favor of an insurable interest, if possible; for it seems to me that after underwriters have received the premium, the objection that there was no insurable interest is often, as nearly as possible a technical objection, and one which has no real merit—certainly not as between the assured and the insurer. Of course, we must not assume facts which do not exist, nor stretch the law beyond its proper limits, but we ought, I think, to consider the question with a mind, if the facts and the law will allow it, to find in favor of an insurable interest.”

As to an Insurance Company setting up the legal title of a stranger as a defence, I have already cited the remarks of our own Court in *Stevenson v. London & Lancashire Fire Ins. Co.* (1868) 26 U. C. R. 148.

Where two or more persons have joint interests or an undivided interest in the subject-matter, the application should be accompanied by an agreement signed and sealed by all the applicants, making themselves jointly and severally liable for payments due or to become due either for premiums or on the premium note; also authorizing some named person, in behalf of all the assured and their interests, to give and receive notices and discharges, and generally to represent and bind all of the assured and their interests in all matters for purposes of the insurance and of the Ontario Insurance Act, Cf. *Clarke v. Union Fire Ins. Co.* (1883) 6 O. R. 653.

As to the value of the building offered for insurance, the owner will, of course, be predisposed to over-value it in his answers. The Company's agent should be able to form an independent opinion. A good practical rule in use in the United States is, first, estimate how much it would cost to replace the building by a new one of the same size, plan and materials; then, having ascertained the age of the building, deduct from the cost of a new building a certain percentage per annum for depreciation. Tiffany's Scale of Depreciation, which is used by the United States Government, is as follows:

- Brick, occupied by owner,—1 to 1½ per cent. per annum.
- Brick, occupied by tenant,—1½ to 1¾ per cent. per annum.
- Frame, occupied by owner,—2 to 2½ per cent. per annum.
- Frame, occupied by tenant,—2½ to 3 per cent. per annum.

The application usually contains questions as to the exposure,—that is the proximity of any specially hazardous risks. I see here, Mr. Schumacher, of Walkerton, Secretary-Treasurer of the Farmers' Central Mutual Fire Insurance Company. His Company not long ago defended in a case (1 O. W. R. 168), where it resisted payment of a claim on the ground that the diagram furnished by the applicant was not a true diagram of the premises, and should have shown the existence of a dangerous risk in close proximity to the building he was offering as a risk to the Company.

MR. SCHUMACHER: Our agent wrote to the applicant asking him for "a diagram of the premises," but did not ask for the exposures. The applicant sent in a diagram of the premises, but did not show the existence of a saw-mill ninety feet distant from his building. It was on the ground of that omission we resisted payment of his claim when his building was burned; but we lost the case.

MR. HUNTER: Yes. The Court (Ferguson and Meredith J. J.) held that the plaintiff had correctly answered the question *he was asked*, and that he was not asked to show the existence of a dangerous risk off his own premises: *Ball v. Farmers' Central Mutual Fire Insurance Company* (1902); 1 O. W. R., 168. Cf. *Benson v. Ottawa Agric. Ins. Co.* (1878) 42 U. C. R. 282; *Naughton v. Ottawa Agric. Ins. Co.* (1878) 43 U. C. R. 121; also *Quinlan v. Union Fire Ins. Co.* (1883) 8 A. R. 376.

On the question of exposures as well indeed as on the numerous other practical questions entering into the business of general fire insurance, I would refer you to the valuable work of Francis C. Moore, entitled "Fire Insurance and How to Build," New York, 1903, 860 pages, price \$5.50. (Agent for Canada, Bulletin Publishing Co., 18 Toronto Street, Toronto.)

Another very important question to ask an applicant for fire insurance is, whether he has any reason to fear incendiarism? It sometimes happens that a man has, for some reason or other, become extremely unpopular in his community, and has on various occasions been threatened. If such a man applies for insurance, it is only fair

that the Insurance Company should be made aware of these threats. The Company may not, of course, refuse to insure his property, but it should have all information before it in order to judge the hazard of the risk it undertakes.

In *Herbert v. Mercantile Fire Ins. Co.* (1878) 43 U. C. R. 384, the policy was avoided for an untruthful answer as to threatened or apprehended incendiarism; at 389 *et seq.*, Harrison, C. J., reviewed the law and the cases.

See also *Campbell v. Victoria Mutual Fire Ins. Co.* (1880) 45 U. C. R. 412;

Greet v. Citizens' Ins. Co. (1880) 5 A. R. 596;

Findley v. Fire Ins. Co. of N. Am. (1894) 25 O. R. 515;

Knisely v. British America Assn. Co. (1900) 32 O. R. 376.

Then again a very proper question to ask the applicant is, what fires have you had in the past? I think there are gentlemen present to-day who are able to say that some policyholders have quite a chronology of fires. If the applicant has been unfortunate several times over, that information should be in possession of the Insurance Company. In *Stott v. London & Lancashire Fire Ins. Co.* (1891) 21 O. R. 312, the policy was avoided, the applicant having untruthfully answered "no" to each of the following questions:

"Have you ever had property destroyed or damaged by fire?"

"Has this risk been refused by any other Company or Companies?"

Another important question is, what other insurance is on the property, and for what amounts? Another is, whether the risk has ever been refused by any Insurance Company? Still another is, has a policy on that risk ever been cancelled by any Company?

Stott v. London & Lancashire Fire Ins. Co. (1891) 21 O. R. 312.

This outline indicates the questions which are proper and necessary to be asked in an Application. There may be many other questions which special circumstances call for; and it would be well to leave blank lines in the application for the insertion of any special questions that arise out of special circumstances.

If you are going to make the applicant *warrant* the accuracy of the answers in his application, you should expressly limit that warranty to matters material to the contract: *R. S. O.* (1897) c. 203, s. 144 (2). That limitation should be in the Application. In a warranty, the *literal* accuracy of the answers may be insisted on; in a mere representation, the *substantial* accuracy is all that is required. That is the strict legal difference in England and in the United States between a "warranty" and a "representation." But under the Ontario Insurance Act, *R. S. O.* 1897, c. 203, s. 144 (2), (3), a misrepresentation, whether in breach of warranty or not, will not avoid the policy unless it has been judicially found that the misrepresentation was material, and would have affected the basis of the contract: *Jordan v. Provincial Provident Institution* (1898) 28 S. C. R. at 564.

Now a word as to what the Application should *not* contain. You should not load up your application with *conditions*; those properly belong to the contract. If the conditions are identical with the Statutory Conditions, it is a waste of paper to print them on the application. Those are properly printed on the policy; and if there are any variations, or omissions, or additions desired, these must also be printed on the policy in ink of a different color and in conspicuous type. So there is no benefit from loading up your *application* with conditions. If there are certain classes of

property that the Company will not, under any circumstances, insure, then it is quite proper for the Company in the application to warn applicants of that.

There is another thing the Application should not contain; that is, the premium note as a sort of tail-piece. Probably you know something of the trouble that some companies have had from printing the premium note at the foot of the application. I do not see the object of doing so. In a notorious case (a Company long since defunct) that practice was used to defraud; and therefore we have the law as it is. R. S. O. (1897), c. 203, s. 127 (2) enacts:

"Where the premium note or undertaking is made upon a sheet or page which contains other matter, the premium note or undertaking shall be so entitled in conspicuous type, and shall be separated from such other matter by a blank space of at least an inch wide carried across the sheet or page, and if such other matter requires, or is intended to receive the assent of the maker of the premium note or undertaking, such assent shall be evidenced by a signature wholly distinct from the signature to the premium note or undertaking, and any violation of this section shall render the premium note or undertaking absolutely null and void."

Now some Companies in getting their forms printed, left a little less than one inch clear space between the application and the premium note. I had to deal with such a case at the last session of the Legislature in the winding up of a company: 4 Edw. VII., c. 101. Its premium-note-makers took refuge behind that technicality. As there was not a clear inch of space between the application and the premium note, all the premium notes were technically bad. But suppose there is a full inch of clear space between the application and the premium note, and suppose an applicant, in signing his name to the application projected a looped letter into the blank space, how would a Court then measure the inch space? The law says a "blank space;" but a space is not strictly "blank" if there is any writing in it. You can readily see that trouble might arise. What is the object of running such risks? If the motive is only to keep the application and the premium note together, that can be done by a pin or a paper fastener.

Lastly, I have to say that there is no law to compel an Insurance Company to accept any application. An Insurance Company is not a common carrier of risks. You cannot be compelled to accept the original application for fire insurance, nor can you be compelled to accept any "renewal" which in Fire Insurance usually means a new contract. Legislation in the direction of such compulsion has been mooted in the United States—rather wild legislation.

A Company trying to keep a Policy Registrar under such an enactment would soon have to go into liquidation—or exile! Such a Company's franchise reminds me of the privilege conferred on the poor of the parish by 52 George III, chapter 146, which penalized false entries in a parish register, and after making the penalty transportation for fourteen years, bestowed half the penalty on the poor of the parish!

To compel any Insurance Company to accept every application on tender of the premium and thus convert the Company into a common carrier of insurance, would be as sensible as to convert a bank into a common carrier of discounts, and compel the bank to discount every bill or note offered.

Now we have heard a good deal about Municipal Insurance. One of the necessities of Municipal Insurance would be that the municipality would have to become a common carrier of insurance. (Hear, hear). For instance, there are two ratepayers owning property of the same value and of the same exposure. How could the municipality say to one of those ratepayers, "You have a bad record. We will not insure you." If there was a conviction for felony against that man, they could per-

haps refuse him, but in the absence of such a conviction how could they say to him, "We don't like your way of doing business?" (Hear, hear). And in the event of being refused insurance, would he still pay insurance taxes? A municipality could not discriminate between two ratepayers, although there might be an enormous difference between the characters of the two men, and therefore an enormous difference in the risks. I am not going to address you to-day on Municipal Insurance; but that is only one of a thousand fallacies in it, and objections to it. It crops up from time to time, and we want to keep our people thoroughly informed regarding it. It is at best a dangerous delusion. Where would the city of Toronto be to-day if it had depended on Municipal Insurance, as was proposed in the City Council a few years ago? You remember a few years ago the City Council tried to get the Legislature to pass a Municipal Insurance Bill. Less than a year ago (19th April, 1904), fourteen acres in the heart of the wholesale district of Toronto was desolated by a conflagration, and since then some \$10,000,000 insurance has been paid by Insurance Companies for the losses. Thus through those world-wide Companies, the burden was shifted to the shoulders of the world. Suppose the burden had fallen on the city of Toronto, and its ratepayers were taxed for \$10,000,000 in respect of that loss? You may say that the city could raise the money by debentures. Suppose that fire-loss debentures could be floated, the consequent taxes would depopulate the city. But I ask you, would you invest your money in the debentures of a city that is its own insurer? (Hear, hear). Would any sane man invest his savings in debentures of a municipality which is liable at any time to such blows as that? If the city of Toronto had Municipal Insurance, its debentures could scarcely be floated except at a ruinous discount. Municipal Insurance periodically hovers in the air, and therefore in passing I have alluded to it.

Now while the Insurance Company is not bound in any way to accept any application, nevertheless, if the application is accompanied by a cash premium, or by a premium note, for say, three years, and if the Insurance Company either retains, or unduly detains, that money, or security for money, and a loss occurs on the property in respect of which the premium or premium note was delivered, the Company may be held liable for that loss: *Dominion Grange Mut. Fire Ins. Ass. v. Bradt* (1895) 25 S. C. R. 154. You see that case is different from a bare offer of a risk, unaccompanied by the premium or premium note.

A printed application is not of course necessary in law to set up a contract of insurance; and the contract itself may be oral: *R. S. O. 1897, c. 203, secs. 2 (37), 168; Coulter v. Equity Fire Ins. Co.* (1904) 9 O. L. R., at 42.

A most important question arising out of the Interim Receipt which is taken upon the application, is, What notice is legally necessary to terminate such a contract of insurance? In *Dominion Grange M. F. Ins. Asso. v. Bradt* (1895), 25 S. C. R. 154, one B. applied to the Company for four years' insurance, giving his premium note for that term and a four months' promissory note for the first fixed payment. The Company gave him an Interim Receipt for fifty days, according to the terms of which the contract of insurance might be terminated at any time within the fifty days by the Company mailing notice to the applicant, and in any event non-receipt of a policy within the fifty days was to be absolute evidence of the rejection of the application. No notice of rejection was sent to B. and no policy was issued within the said time, which expired on March 4th, 1891. On April 17, B. received a letter from the manager, asking him to remit funds to pay his note maturing on May 1st. He did so and his letter of remittance crossed another from the manager, mailed at Owen Sound, April 20th, stating the rejection of his application and returning the undertaking and note. On April 24th the insured property was destroyed by fire. B. notified the manager by telegraph, and on April 29th the latter wrote returning the

money remitted by B., who afterwards sent it again to the manager, and it was again returned. B. then brought an action which was dismissed at the hearing and a new trial ordered by the Divisional Court and affirmed by the Court of Appeal. *Held* by the Supreme Court of Canada that there was a valid contract by the Company with B. for insurance for four years; that the Statutory Conditions in the Ontario Insurance Act (R. S. O. 1887, c. 167), governed such contract though not in the form of a policy; that if the provision as to non-receipt of a policy within fifty days was a variation of the Statutory Conditions it was ineffectual for non-compliance with section 115, requiring variation to be written in a different colored ink from the rest of the document, and if it had been so printed the condition was unreasonable; and that such provision, though the non-receipt of the policy might operate as a notice, was inconsistent with condition 19, which provides that notice shall not operate until seven days after its receipt.

Held, also that there was some evidence for the jury that the Company, by demanding and receiving payment of the note, had waived the right to cancel the contract and were estopped from denying that B. was insured. For this decision of the Supreme Court the Chief Justice (at page 164 *et seq.*) gave reasons at length. The important points for you to remember are, that an interim receipt is (equally with a policy) governed by the Statutory Conditions; and therefore that the contract of insurance set up by an interim receipt can only be terminated by the same notice as that which under Statutory Condition 19 would terminate a policy.

A MEMBER: Is that notice necessary to be given whether the applicant has paid the first instalment or not?

MR. HUNTER: I think so. But why give a receipt for money which has not in fact been received? Not only have you given a receipt for money described therein as received, but you have actually received from the applicant his undertaking or premium note covering three or four years of insurance.

A MEMBER: The premium note should be returned?

MR. HUNTER: Certainly.

Now, gentlemen, I have addressed you on important questions (relating to the application) that have arisen out of the decisions of the courts. Of course I have not dealt with this large question of the application *exhaustively*; and I can only hope, in conclusion, that I have not dealt with it *exhaustingly*. (Applause.)

MR. BEATTIE: I beg to move, seconded by Mr. Armstrong, that the admirable address of Mr. Hunter be received, and that it be printed in the Proceedings of this meeting of the Association.

MR. PRESIDENT: You have heard the motion, gentlemen. What is your pleasure? I declare Mr. Beattie's motion carried.

MR. COCHRANE: I would like to have said a few words to that motion, but as the President has now declared it carried, I will refrain. There is a question, however, I would like to ask Mr. Hunter. One of our agents took a risk in the forenoon, to take effect at noon. The insured building was burned at one o'clock. Could we have resisted that claim successfully? No policy had issued; the application had never reached the Head Office of the Company; and of course had not been passed upon.

MR. HUNTER: Had an interim receipt been given to the applicant?

MR. COCHRANE: Yes.

MR. HUNTER: Then I think you were on the risk and could have been compelled to pay.

MR. COCHRANE: That bears us out. We did not resist, but paid the claim.

A MEMBER: Suppose the policy had expired by an hour and a fire occurred, would the Company be liable?

MR. HUNTER: When issuing a policy it is most important that you name the hour at which the insurance commences and the hour at which it ends. If you say it commences at noon of a certain day and ends at noon of another certain day, that limits the duration of the policy at both ends. But suppose you say nothing about the time of the day at which it begins or ends. The law is that a day begins immediately after twelve o'clock of the previous night, and runs until twelve o'clock of the next night. You can see that in the absence of a limitation in the contract, a fire occurring between these two legal limits of the day makes you liable. If you say in your policy that it expires at twelve o'clock noon of a certain day, and a fire occurs five minutes after twelve o'clock noon on that day, you are not liable. Twelve o'clock noon in a contract means that hour by *standard time*: R. S. O. 1897, c. 144, s. 2.

A MEMBER: I would like to know if nursery stock stored away is considered as "farm contents."

MR. HUNTER: I should not consider nursery stock as ordinary "farm contents;" it should rather be described as "merchandise."

MEMBER: A man who deals altogether in nursery stock has made application for insurance to our Company to the extent of \$33,000 on his nursery stock. In the fall he collects the young trees, etc., and puts walls around them to protect them from the frost.

MR. HUNTER: Of course I have not had time to consider that question, but I should be disposed to say that such stock was merchandise and not "farm contents," and that it would be beyond the powers of a Farmers' Mutual to insure such nursery stock.

A MEMBER: If it were within the powers of a Farmers' Mutual to take such insurance, would it be wise to do so?

MR. HUNTER: I do not know what Company is meant; but I would like to know how an ordinary Farmers' Mutual would pay such a loss. How much money has the Company in the bank?

MEMBER: About \$6,000.

MR. HUNTER: And \$33,000 would be payable within sixty days after proof of loss! How would the Company pay that?

ANOTHER MEMBER: In case of an assignment of a policy could a new premium note be taken?

MR. HUNTER: You should take a new premium note and issue a new policy to the assignee; otherwise you will get into trouble. If you approve of the assignment and of the assignee, issue a new policy and take a new premium note.

A MEMBER: Suppose a policy expired at noon a certain day, and the Secretary of the Company wrote the policyholder that the agent of the Company could not get to see him immediately, but the Company would carry the risk until he did. Would that bind the Company?

MR. HUNTER: A somewhat similar case happened to the East Williams Mutual. The agent of that Company was alleged to have held out to a mortgagor that his policy would be continued by the Company notwithstanding that his mortgagee had for his own benefit insured the mortgaged property in another Company. The agent denied having said so; but the mortgagor and his wife and his daughter all testified that the agent said so. The Company was held liable for a loss that occurred during the time the risk was being so carried:

McIntyre v. East Williams Mutual Fire Ins. Co. (1889), 18 O. R. 79.

MEMBER: In the present case the policyholder had a letter from the Secretary of the Company, stating that the Company would carry the risk.

MR. HUNTER: If in writing that letter, the agent acted within the scope of his general powers, or of some special authority, I think the Company would be liable for the loss.

MR. FRANK HAIGHT: In consideration of the very instructive address of Mr. Hunter, I beg to move, seconded by Mr. Armstrong, that a hearty vote of thanks be tendered him by this Association. I may say that we owe Mr. Hunter a great deal; and his address to us to-day has been more than usually interesting and instructive. He has given us a great deal of information and advice that we can use in our business every day.

PRESIDENT: Mr. Hunter, I have much pleasure in tendering you the hearty thanks of this Association for your interesting and instructive address.

MR. HUNTER: Mr. President and Gentlemen,—I thank you very much for your kind resolution, and for the kind words accompanying it. It always affords me great pleasure to help you in any way I can. I have had the very best relations with you during the many years I have been Inspector of Insurance, and have always found you anxious to ascertain, not the means of escaping payment, but the means of doing justice between the policyholder and the Company. Justice is what you should aim at; and, when justice is your aim, you can always count on me to help you in any way. (Applause).

II.

INSURANCE TEA SCHEMES.

Schemes to induce the purchase of merchandise by throwing in insurance, have again been exposed through the general collapse in England of the Insurance Tea Schemes. Of these schemes one of the most notorious is the Tea Pension system of Nelson and Co., Limited. For the compulsory liquidation of this company Mr. Justice Buckley, on the 8th February, 1905, granted a winding up order, and refused to entertain a proposal for reducing the company's insurance contracts under section 22 of *The Life Assurance Companies Act, 1870*, 33-4 Vict. (Imp.) c. 61.

The very instructive judgment of Mr. Justice Buckley in the case, delivered 16th February, 1905, is reported in the *London Times* of the 16th February, 1905; also in 74 *Law Journal* (at p. 292) as follows:

HIGH COURT OF JUSTICE.

CHANCERY DIVISION.

(Before Mr. Justice Buckley).

In *re* Nelson and Co., Limited.

"This is a petition to wind up Nelson and Co., Limited, on the ground of its insolvency."

The insolvency is not, and cannot be disputed. The only defence has been that, in the interests of the unfortunate persons who are the policyholders of or entitled to the benefit of annuity contracts in the Company, the Court should adopt, with or without modification, a scheme which has been put forward, and which is said to be a scheme for the reduction of the Company's contracts under section 22 of *The Life Assurance Companies Act, 1870*.

"The business of Nelson and Co. (Limited), may be described as that of attracting married women to become customers of the Company, and purchasers of the Company's tea, at prices, largely—say, 40 per cent.—above its fair market value, by the delusive and reckless promise of impossible pensions to be paid to them if and when they became widows. The pensions scheme rested upon no actuarial basis of any kind. It ignored the age of the husband on whose death the pension would commence. It ignored the age of the wife during whose widowhood it would be payable. It ignored with some exceptions the health and expectation of life of the husband. The loading which was added to the price of the tea, and which may in a sense be regarded as the premium paid for the annuity contract, bore no actuarial relation whatever to the liability which the Company was undertaking. Under no circumstances could it have justified a pension of anything approaching 10s. a week. If the customers had known that they were overcharged 8d. a lb. for tea, and in the result might possibly during widowhood receive a pension of, say 6d. a week, the number of the Company's customers would probably have suffered considerable reduction. Even the 8d. a lb. did not go to provide for the annuity contracts; it went into the general business, and, under the limited company's contracts, the policyholder could look only to 75 per cent. of the profits realized by its employment with the Company's other funds in the business.

"The offer which the Company made was a mere reckless promise of an impossible pension with a view to induce persons to become customers. The company was incorporated on July 11, 1901. It took over the business of a man named Erasmus Jensen. At that date Jensen had some 150,000 to 200,000 customers, and had become liable to pay pensions to a large number of widows. There is some difference between those who began purchasing tea in Rasmus Jensen's time, and whose contracts were taken over by the limited company, and those who began purchasing from the limited company after July, 1901. It is not material to state the difference accurately for the purposes of this judgment. The most material point is that, from the time of its incorporation, the limited company only offered payment out of a fund—namely 75 per cent. of the Company's net profits on tea. The originators of the scheme had not miscalculated the credulity of the public to whom they appealed. The number of customers increased rapidly, and ultimately reached something like 500,000 or 600,000. The number of widows who became entitled to pensions increased with like rapidity;

and, at the date of this petition, there were about 12,696 widows entitled to 10s. a week, and 7,084 widows entitled to 5s. a week, making a total of upwards of 19,000 widows entitled to pensions, which aggregate to a sum of between £8,000 and £9,000 a week. There is actuarial evidence which is altogether uncontroverted that the reserve which this Company should have had to meet the pensions thus payable and the Company's prospective liability in respect of current contracts which might result in pensions is nearly £30,000,000 sterling. The figure is not accurate, and cannot be made accurate without knowing the ages of the lives, a detail which, as I have said, the Company ignored. Making large deductions, as, for instance, a deduction on the footing that, say 75 per cent. of the persons who are now buying tea will cease to buy, and thus cannot become entitled to pensions, and, making certain other allowances, the reserve ought to be a sum measured, at any rate, by millions—£10,000,000 would seem to be about the lowest sum. To meet this gigantic present and prospective liability the Company have available for the annuitants less than £20,000. There is the statutory deposit of £20,000, and, further, a sum of about £2,782 to the credit of the widows' pension fund. But from these has to be deducted a sum of £3,353, which the Company says has been paid to widows over and above the share of profits to which they were entitled. The amount available is thus something under £20,000, a sum sufficient to pay, even in respect of the present current pensions alone, the amount due to them for little more than a fortnight.

"It would take a great deal to induce the Court to allow a Company whose past history is such as I have sketched to continue business. I must add, however, something as to what I have been able to learn as regards the constitution of this Company from the materials before me. The nominal capital is £101,000 in £1 shares. Of these, £100,000 were, under contract of September 19, 1901, issued as fully paid to Erasmus Jensen as vendor. Some further shares seem to have been issued, for in an agreement of December 6, 1901, I find Charles Alfred Goffin agreeing to sell 100,500 shares, being all the shares he held, to a Company called the Nelson Share Syndicate (Limited), for a sum of £220,000 to be paid in fully-paid preference, ordinary, and deferred shares of the syndicate. By clause 6 of that agreement Goffin was (subject to subsisting contracts which were not to be renewed) to have the exclusive right to supply to the syndicate and the Company all tea and other commodities from time to time required for the business. Goffin was a secretary or representative of a man named Catton. There was originally a share qualification required of the directors of Nelson and Co. (Limited)—viz.: £100. That was rescinded on March 19, 1902. Beyond Goffin and the person or persons, whoever they are, who stood behind Goffin, being no doubt the persons (whoever they are) who constituted the Nelson Share Syndicate, there were, so far as I can trace, no corporators of Nelson and Co. (Limited) other than a few holders of one share. Goffin and those who stood behind him were the persons who would derive the profit from being the exclusive vendors to Nelson and Co. (Limited), of the prodigious amount of tea which was wanted to satisfy purchasers attracted by the devices which I have described. The machinery which will become available in the winding up of this Company may, perhaps, be usefully employed in ascertaining whether the object of its existence has not really been to create, by the promise of bogus pensions, an enormous market for tea which was to be supplied to the Company by Goffin or those who stood behind him to their own profit. The result of the Company's proceedings has been to lead to what was perfectly obvious from the first—a state of hopeless insolvency.

"Upon every ground a stop ought to be put to such a Company in such hands carrying on such a system of business as this. In the interest of the unfortunate victims, however, the Court is asked to consider a scheme of reduction of contracts under *The Life Assurance Companies Acts*. A scheme has been brought in. It is, in my opinion, open to insuperable objections upon several grounds. In the first place

it involves that this Company shall continue business—a course to which, in the absence of overpowering reasons in the interest of the customers, I should not accede. Secondly, it proceeds upon a footing that a system of business shall be continued by which customers shall be attracted to become purchasers of tea at a price loaded with a sum to represent the premium on the insurance benefit, such sum, however, not being payable as a premium capable of being dealt with in manner required by section 4 of *The Life Assurance Companies Act 1870*, but included in a lump sum which is to be dealt with in a manner indicated in the scheme. Stating it in figures, the matter would stand somewhat thus: The tea purchased by the Company cost, it is said, 1s. 3d. to 1s. 5d. per lb., and would fairly be retailed at 1s. 8d. per lb. Sale of the tea was made, and would under the scheme continue to be made, at 2s. 4d. per lb., thus providing a loading of 8d. per lb. to form the premium income to support the annuity contracts. The scheme involves that a new company called the Nelson Trading Company (Limited), shall sell the tea and shall pay 75 per cent. of the loading (6d. a lb.) to this company (Nelson and Co. (Limited), which shall as between the two companies, be the insurer of what is called the insured customer of the Nelson Trading Company (Limited). A scheme of that kind is, to my mind, not a reduction of contracts of Nelson and Co. (Limited). It is a scheme under which a customer, if he is minded to make a new contract with the Nelson Trading Company (Limited), is to be entitled to a reduced benefit out of his previously existing contract with Nelson and Co. (Limited). This is not, in my opinion, within section 22 of the *Life Assurance Companies Act, 1870*. That section authorizes a reduction of the contract between A and the Company, but not a provision by which A shall enter into a new contract with a new Company, and as the result of that shall be entitled to a reduced benefit from his contract with the old company. Again, section 4 of the *Life Assurance Companies Act, 1870*, requires that a separate account shall be kept of all receipts in respect of the annuity contracts, and that the receipts shall be carried to and from a separate fund absolutely the security of the annuity-holders. The scheme of business which I am now asked to wind up, and the scheme of reduction which I am asked to approve, is one under which the payment which the assured makes by way of premium is not a separate sum capable of being kept separate and appropriated, as required by section 4. The 2s. 4d. per lb. which she pays is what I may call a contributory sum for securing two benefits—the present receipt of one pound of tea, and the expectation of a future sum of money contingent upon widowhood. I do not think that this is consistent with the Act of Parliament.

“Another fatal objection is that, as Counsel for the Company conceded, the reduction of the contracts which they propose is a reduction of inequality as between the policyholders. That which the Act allows is a reduction of all contracts to the relief of the common debtor, but not a reduction which operates in inequality as between the common creditors. I do not mean that absolute arithmetical equality must be insured, but a scheme which proceeds upon a principle of inequality of reduction is not, I think, within the Act. Again, as is pointed out in the report made by Mr. Ackland to the Board of Trade, no sort of benefit is granted to the existing customers of the Company which it not granted to new customers, unless it may be a trifling advantage in admitting the old customers to benefits within the first year.

“Other objections there are of a commercial rather than a legal character. Thus as matter of business, it is, I think, idle to anticipate that the new trading company could as a trading company ever legitimately get capital for its undertaking upon the terms proposed, namely, that 95 per cent. of its profits should be handed over under the scheme, and 5 per cent. of its profits should be the only fund for expectation of dividend. Again, there is no practical means of insuring that the trading company shall not so work its business, or to prepare its accounts, as that its net profits shall, as Mr. Ackland says, be whittled down to practically nothing. A suggestion was made

by Counsel for the Company, that some machinery should be provided by which this court, or some authority, should retain control over the price which the Company should charge for its tea, and to ensure that the present system should not continue, under which the tea dealing company should be bound to buy all its stock from particular persons, of course to their profit. Such suggestions, to my mind, are illusory. Another objection which weighs strongly with me is that the effect of this scheme is to create what I may call a tied insurance business, a system under which customers are to pay too much for their tea upon the terms that the excess shall be taken by them, not to such insurance office as they like to insure an innuity, but that they shall be tied to Nelson and Co. (Limited), being such a company as I have described, as their insurers. I see no advantage, but every disadvantage, to the customer in this provision. It is said, on the other hand, that to reject any such scheme is to throw away the value of what is called—using a term singularly inappropriate to the facts of this case—the “goodwill” of the Company, and that the widows, being confined to 75 per cent. of the profits, can get nothing in the winding up beyond the £20,000. As to the latter, I am not sure that this is so; but I say no more upon the point, for it may well have to be considered in the course of the winding up. I am clear, however, that, even if this be so, it is more to the interest of the policyholders to put an end at once to this concern, even if that which they get out of the wreck be but a small sum.

“For these reasons I think that the scheme for reduction of contracts is impossible and cannot be approved, and I therefore at the conclusion of the argument pronounced a winding up order.”

From the *Investors' Review* (London, Eng.), February 11th, 1905, p. 169.

NELSON'S TEA.

So this curious concern, strange mixture of philanthropy and freak finance, has come at last to the knacker's yard of joint stock companies. Its end cannot be called untimely, considering the surroundings in which it was born or the methods by which it worked, and the wonder is rather that it has not been wound up long ago, since it must have been in Queer Street for many months past. The idea of giving away 10s. or 5s. per week with a pound of tea originated in the brain of one Erasmus Jansen, a tea dealer of Louth, Lincolnshire, and caught on so quickly that in 1901 he had no less than 200,000 names on his books and 3,000 widows drawing annuities. Then the unfeeling Board of Trade stepped in and took proceeding against him for carrying on a life insurance business without having paid the deposit of £20,000, required under *The Insurance Companies Act*, a small but important detail Jansen had overlooked. Unable to find this sum himself he sold the business to a company for the nominal sum of £100, the authorized capital being £101,000, none of which was issued to the public. It was nearly all handed over to another concern known as the Nelson Share Syndicate, Limited, whose functions appear rather mysterious. The new undertaking found the deposit, and for a while things went swimmingly, the sales of tea running into many thousands of pounds worth a week. Sad to say, the claims for pensions also began to mount up rapidly as time passed, until in the end

the 75 per cent. of the profits to which the sagacious promoters had limited the company's liability was no longer sufficient to meet the demands. Meanwhile there were ugly stories afloat of the huge commissions seized by certain officials and others belonging to the company on the sales of tea, commissions which rumor said amounted to as much as 1½d. per lb. Policyholders, for such the buyers of tea were, therefore began to feel nervous and finally presented a winding-up petition which Mr. Justice Buckley this week directed should be acquiesced in. There was nothing else for it, notwithstanding the offer made by certain individuals to find a guarantee for twelve months, for as matters stand to carry on the business on a proper basis, the company would require a reserve of £14,000,000. So it is just as well the Board of Trade refused to entertain any proposals to prolong the suffering, since things would simply have gone from bad to worse. The only persons for whom one feels any sympathy are the poor workers, who bought the tea dreaming that in years to come their wives would have some provision against starvation. Were it not for them, it is as well that the wretched concern, with its sham philanthropy, its vain boast of having solved the old age pension problem and other such nonsense, should be decently interred. But how about those who are alleged to have netted fortunes out of the thing?

From *The Investors' Review*, (London, Eng.) 18th February, 1905, p. 208.

"Mr. Justice Buckley, when stating his reasons for directing Nelson's Tea to be wound up, made a few scathing remarks on the way the scheme had been run. Its method, his Lordship said, was to induce married women to buy tea at a price 40 per cent. above market rates in the hope that by doing so they would get a small annuity should their husbands die. None of the customers appear to have grasped the fact that they were being overcharged to the extent of 8d. per lb. per week. Moreover this 8d. was not set aside for the specific purpose of providing for the annuities, but went into the general business, and the policyholders could at the most only hope to get a share of the profits. Naturally the promoters had reckoned on the gullibility of the British public, indeed it was their principal asset, and they were not disappointed, for when the crash came there were no less than 19,000 widows on the books. To carry on a business of this size a reserve of at least £10,000,000 would be required, and the company had at the outside a miserable £20,000. Mr. Justice Buckley also hinted that the machinery of the Companies' Winding-up Department might be usefully employed in ascertaining whether Nelson's business was not to create a demand for tea, but merely a trick to beguile people into paying for a bogus pension.

From *The Saturday Review*, (London, Eng.), 18th February, 1905, p. 201.

INSURANCE TEA SCHEMES.

The reasons given by Mr. Justice Buckley for pronouncing the winding-up order against Nelson & Co., the firm which did so large a business under the tea pension scheme, must be regarded as much more than a comment on this particular case. There are other schemes of a similar nature to that worked by Nelson & Co., to which the condemnation of the Judge applies with equal force. The plan adopted by a considerable number of tea companies in order to extend their business and to make larger profits than they would out of selling tea by itself is to charge a higher price for the tea, generally 2s. 4d. a pound, and promise their customers benefits in the

form of pensions on becoming widows, or of the payment of a relatively large sum on the death of the husband. In order to create a large business these benefits are announced on a scale of liberality usually from fifteen to twenty times greater than the contributions available for pensions or insurance could possibly provide. In stating that Nelsons had incurred a liability which could only be met by having funds in hand to the amount of £10,000,000, Mr. Justice Buckley was deliberately and professedly understating the real facts of the case. We have the names of at least nine companies conducting business more or less on the lines which have been so severely condemned from the judicial bench. One of the most prominent of these is the British Widow's Assurance Company, Limited,* the accounts of which, as presented to the Insurance Department of the Board of Trade, are before us. From these it appears that the customers have paid £16,000 for their tea, and £9,000 extra in expectation of receiving pensions on becoming widows. Out of this £9,000 only £2,613 was paid to the pension fund. Out of this sum £924 was paid for pensions, whereas it is safe to say that £60 is the outside amount that ought to have been used for this purpose. This fact illustrates a very important point which is too little recognized. The customers who pay an extra 10d. a pound for their tea ought to acquire rights against the companies and reserve funds should be provided for meeting these liabilities as they accrue. Instead of doing this, pensions of much too large an amount are paid to the few who become widows, and the payment of these excessive pensions is used as an advertisement to attract new customers.

Another point which was raised in the Nelson case and practically illustrated by a company called the British Endowment Tea, Limited, is that there is nothing to prevent the companies raising the price of their tea to any extent they choose. The British Endowment, for instance, at one time charged 2s. 2d. a pound, then 2s. 8d. then 3s. 4d., and announced that it would be raised to 4s. 8d. a pound. This particular company, however, ceased supplying anything at all to either their agents or their customers, and it is stated that its business is to be taken over by the British Widows. The power to raise the price of tea in this way normally enables the companies to get rid of their customers and the attaching liability after fleecing them for as long as possible. It is to be hoped that the exposure of Nelson and Co., and the very important pronouncement of Mr. Justice Buckley, will suffice to kill these tea schemes once and for all; but such methods illustrate very forcibly the relative helplessness of policyholders in Life Insurance Companies. It might be thought appropriate to give the Board of Trade some power to prevent the continuance of insurance companies which are hopelessly insolvent. The matter is a difficult one to deal with, and any interference with the great majority of British Life Offices, which are conducted on a sounder basis than any other financial institutions in the world is not at all desirable. At the present time the Board of Trade is helpless and cannot even refuse to receive and publish in the official life insurance returns statements which it knows perfectly well are sometimes inaccurate and sometimes entirely untrue.

We could give many concrete instances from our personal knowledge in which the returns nominally complying with the schedules of the Life Insurance Companies Acts are quite misleading and sometimes intentionally so. In former years the Board of Trade used to enter into correspondence with some of the companies and publish the correspondence in the Blue Book. Feeling, however, that it was undignified to state in their correspondence that the returns were inaccurate or unsatisfactory, and then to have to publish the returns in any form which the companies choose to present them in, the Board of Trade relinquished the practice of publishing the correspondence. It is now left—in many ways advantageously left—to the criticisms of the press to expose unsatisfactory insurance features; but the task of the critics is rendered the

* Incorporated in 1902: winding-up order granted by Buckley, J., April 12, 1905. J. H. H.

more difficult by the existing inability of the Board of Trade to compel the companies to make true returns.

IT IS ILLEGAL IN ONTARIO TO SELL OR ISSUE BLANK POLICIES PAYABLE TO BEARER.

14 George III., C. 48, s. 2 (which section is in force in Ontario), enacts: "It shall not be lawful to make any policy or policies on the life or lives of any person or persons, or other event or events without inserting in such policy or policies the person's or persons' name or names interested therein, or for whose use, benefit, or on whose account such policy is so made or underwrote." This section has been applied in various cases, e. g., *Hodson v. Observer Life Assurance Society* (1857), 8 E. and B. 40; *Evans v. Bignold* (1869), L. R., 4 Q. B., 622; *Ogden v. Montreal Insurance Company*, 3, U. C. C. P., 513 (when the relation of the three Acts, 19 Geo. II., C. 37; 14 Geo. III., C. 48, and 28 Geo. III., C. 56, was explained by Macaulay, C. J.); *Richardson v. Home Insurance Company*, 21 U. C. C. P., 291, per Hagarty, C. J.; *Craigie v. N. A. Life Insurance Company* (1886), 13 S. C. R., 278; and the recent case, *Canadian Free Insurance Systems v. Mayell & Son* (1903), 39 Canada Law Journal, 209, reprinted below.

An accident insurance policy is within 14 Geo. III., C. 48: *Shilling v. Accidental Death Insurance Company*, 1 F. & F. 116.

[39 Canada Law Journal, p. 209 (March 15, 1903).]

Hughes, Co. J.]

[Jan. 23, 1903.]

CANADIAN FREE INSURANCE SYSTEM v. MAYELL & SON.

Unregistered insurance business—Right of insurance company to sell blank policies payable to bearer—Wagering and illegal contracts.

The plaintiffs organized a system ostensibly for the insurance of persons in case of accident or death. They took from merchants a contract agreeing to purchase from the System certain so-called policies, as per specimen, on certain conditions, at \$60 per thousand, and to accept the same when forwarded, to be issued within a period of one year. The plaintiffs under the so-called policy were not bound to do anything, for underneath their name and address as printed on the document is the following undertaking of an incorporated insurance company:

"The Ontario Accident and Insurance Company will pay \$500 to the legal representatives of the holder, or compensation at the rate of \$5 per week in accordance with and subject to certain conditions printed on the back hereof. Signature of holder———
_____. Witness _____."

The defendants as holders signed one of these undertakings, but it was delivered to them as an escrow, conditioned only to have force if certain other traders adopted the same system, which was that for every \$3 worth of goods purchased for cash by a customer one of these so-called policies was to be given to the purchaser guaranteeing the payment of \$500 to his or her legal representative whose death should, independently of all other causes, directly result from an accident caused by external violence

and accidental means occurring within fourteen days from the date of the instrument, or of \$5 per week to such person whilst totally disabled for a period not exceeding ten weeks.

There was no such insurance system registered in the Insurance Inspector's returns or authorized by law.

Held, I. The plaintiffs are not a company authorized to issue currency payable to bearer. They only profess to be a medium for circulating and wagering in the name of an incorporated insurance company, an illegal traffic in the sale of so-called life and accident assurance policies. It is in the nature of a gambling arrangement for the performance of an illegal act. It is therefore void. Any insurance in the nature of a wager is illegal, and sanctioning claim of the plaintiff would be to sanction an illegal device.

2. The plaintiffs promised nothing for the \$60 per \$1,000, and the Ontario Accident Insurance Company are not parties to the contract, and no consideration passed between them and the holder, and there was no mutuality of contract. The whole transaction was illegal and could have no force or effect.

3. The Ontario Accident Insurance Company, although a duly registered corporation for the transaction of insurance against accident or sickness, has no right to sublet or delegate its franchise to any other corporation or person, much less to an inanimate aggregation without personal responsible existence.

Action dismissed with costs.

J. A. Robinson, for plaintiffs; T. W. Crothers, for defendants.

III.

FRIENDLY SOCIETIES IN ENGLAND.

Increase in the Amount of Sickness Claims among Members of all ages. Annual Premiums for an All Life Insurance of \$1,000 according to the Latest Experience of the Manchester Unity; Comparison with Premium Table in Schedule to Ontario Insurance Act, R. S. O. 1897, chap. 203.

A. Sickness Experience.

The recently published experience of the Manchester Unity for the five years 1893-7 shows an increase in sickness claims among members of all ages, that increase

being strongly marked at ages 65 and upwards. In an official publication of the Society* (1903) Mr. Alfred W. Watson, F. I. A., has elaborately worked out the sickness and mortality experience of the society for the years 1893-7; and has contrasted that experience with the previous experience of the society for various periods; also with the combined experience for the five years 1876-80, of the friendly societies registered in England. I have here brought together in a Comparative Table Mr. Watson's final results as to sickness and mortality for the period 1866 to 1897 inclusive.

COMPARATIVE TABLE.

(Compiled from Watson, Tables I and II, Pages 18, 21).

Showing Sickness and Mortality Experience, 1866-1897.

Rate of Sickness per member per annum (weeks).				Rate of Mortality per 100 members. per annum.			
Ages.	Manchester Unity Experience 1866-1870.	Registered Friendly Societies Experience 1876-1880.	Manchester Unity Experience 1893-7.	Manchester Unity Experience 1866-1870.	Registered Friendly Societies Experience 1876-1880.	Manchester Unity Experience 1893-7.	Ages.
20 to 24	.75	.85	.90	.64	.57	.37	20 to 24
25 to 29	.81	.87	.95	.76	.62	.46	25 to 29
30 to 34	.93	1.02	1.06	.82	.78	.55	30 to 34
35 to 39	1.06	1.24	1.27	.98	.98	.70	35 to 39
40 to 44	1.26	1.47	1.58	1.26	1.16	.95	40 to 44
45 to 49	1.64	1.89	1.99	1.43	1.48	1.17	45 to 49
50 to 54	2.22	2.39	2.75	1.91	1.90	1.69	50 to 54
55 to 59	3.05	3.36	4.02	2.49	2.78	2.42	55 to 59
60 to 64	4.71	5.17	6.31	3.54	3.91	3.56	60 to 64
65 to 69	7.24	8.73	10.59	5.21	5.71	5.41	65 to 69
70 to 74	12.06	14.46	17.40	7.81	8.07	8.09	70 to 74
75 to 79	16.87	20.27	25.15	9.95	12.15	12.04	75 to 79
80 to 84	20.59	27.36	32.27	11.88	16.01	17.66	80 to 84
85 to 89	29.63	30.86	36.12	19.61	22.62	23.26	85 to 89
90 to 94	19.10	29.29	38.89	10.00	21.57	28.47	90 to 94

Remarking on the increase in sickness claims, Mr. Watson (p. 16 *et seq.*) says:

"The first point to be noted is the great increase in the responsibilities of the society in respect of aged members. From the column 'Exposed to Risk' it may be seen that the number of years of life passed through by members of sixty-five years

*An Account of An Investigation of the Sickness and Mortality Experience of the I. O. O. F. Manchester Unity, during the five years 1893-1897, by Alfred W. Watson, F.I.A., F.S.S., one of the actuaries of the Society, and a Public Valuer under the Friendly Societies Act; followed by Tables setting forth the deduced rates of Sickness and Mortality in Divisions Governed by Occupations and by Geographical Situation; with Life Tables drawn from rural and urban Experiences (separate and combined) in certain Geographical areas; and by Monetary Tables with interest at 3, 3½ and 4 per cent. supplying the values of Sickness Benefits at the successive periods of incapacity for the Whole of Life, of Death Benefits, and of Annuities, with commutation columns by which may be obtained the values of Sickness Benefits, Terminable at any age, and of Temporary and Deferred Annuities.

Published by the Grand Master and Board of Directors of the I. O. O. F., M.U., 97 Grosvenor street, Chorlton-upon-Medlock, Manchester, 1903.

of age and upwards was, in the period 1846-48, 1,265; in the period 1856-60, 8,901; in the period 1866-70, 32,200; in the period 1893-97, 139,894.

"The special interest which attaches to the present experience by reason of the magnitude of the data at the higher ages has already been mentioned. It is considered, however, that the re-statement of the figures, in comparison with those of the earlier periods, will be of peculiar value to the members of the Order as illustrating by facts beyond the reach of criticism or contention, the gradual but inevitable increase of the liabilities of a friendly society as time passes, and the consequent imperative necessity for the accumulation of adequate reserve funds.

"It will be understood, of course, that each member who lived through the five years of the period under investigation was counted five times in arriving at the numbers exposed to risk. Making due allowance for deaths within the period, it is safe to say that whereas in 1847 the Society contained not more than five hundred members of sixty-five years of age and upwards, the numbers of such members had increased after the lapse of fifty years to approximately thirty thousand.

"A comparison of the sickness experience indicates a general and remarkable increase in the rate of claim. There is little difference in this respect between the experiences of the three earlier periods, but the experience of the years 1893-97 compares unfavorably with its predecessors at every period of life. Nor is the excess a comparatively small quantity; up to forty-five years of age the average sickness has exceeded that of the period 1866-70 by 21 per cent.; between the ages forty-five to sixty-five the excess is equal to 26 per cent.; and at the ages sixty-five and over is no less than 42 per cent.

"Premising that sickness depends to some extent upon the occupations of members, it might perhaps be considered that the increase in the claims arose, in a measure, from an increase in the proportion of members engaged in the more laborious occupations. The materials for investigation on this point are scanty, but, such as they are, they do not lend support to this theory. The only information as to the occupations which appears in the report of 1872 is that miners and colliers were in the proportion of 5.91 per cent. of the whole body of members comprised in the experience of 1866-70 and 5.76 per cent. of the experience of 1856-60. The classified experience of miners and colliers forming part of the new data is 5.85 per cent. of the whole, and a liberal allowance, in addition, for that portion of the mining experience which has not been separately tabulated (for reasons which will be hereafter explained) would not increase this percentage to an appreciable extent.

"The excess, unfortunately, is not to be explained away on any convenient hypothesis. A description will be given, in the following pages, of the various classifications which have been made with regard to locality, density of population, and occupation; and anticipating the remarks to be made on this part of the subject it may be said that the prevalence of excess in greater or less degree—over the general average of 1866-70 is all but universal.

"The first conclusion to be established by the new investigation is therefore that the average sickness per member has increased, and that to a very considerable extent."

* * * * *

"The broad results of these comparisons, view them chronologically from 1846-48 to 1893-97 are that sickness rates are constantly rising, whilst mortality rates, except at the later ages, are declining. * * * It may be pointed out that this experience is unfavorable, financially, in two directions. Not only is the

sickness, per member, at each period of life heavier than was formerly the case, but a greater proportion of members than formerly now survive into old age, the period of life at which sickness is at its maximum intensity."

B. Mortality Experience.

As to the mortality experience of the Manchester Unity (Whole Society Table) for the five years 1893-7, that experience when compared with the former experience of the Society shows a diminished death rate at the lower ages, but an increased death rate at ages 60 and onwards. The net annual premiums calculated by Mr. Watson (p. 482-3) from this latest experience would, if applied to an all-life insurance of \$1,000, stand as shown in the following Premium Table. These rates exceed those in the Schedule to *The Ontario Insurance Act*, R. S. O. 1897, c. 203, by differences increasing from 5.7 per cent. at age 18 to nearly 26 per cent. at age 55. For convenient comparison I have here brought together the two rates.

Manchester Unity Experience 1893-7 ; insurance premiums compared with those of the schedule to *The Ontario Insurance Act*.

Table of net annual premiums for an All-Life Insurance of \$1,000.

Interest, 4 per cent.

Age of entry.	Net Annual Premium Manchester Unity Experience 1893-7. Watson, p. 482.	Premium Table Schedule A. to Ontario Insurance Act R. S. O. 1897, c. 203.	Age of entry.	Net Annual Premium Manchester Unity Experience 1893-7. Watson, p. 482.	Premium Table in Schedule A. to Ontario Insurance Act R. S. O. 1897, c. 203.
18	10.42	9.86	37	21.44	18.05
19	10.81	10.20	38	22.35	18.71
20	11.22	10.55	39	23.30	19.42
21	11.64	10.91	40	24.30	20.18
22	12.08	11.28	41	25.35	20.97
23	12.52	11.66	42	26.46	21.81
24	12.98	12.03	43	27.63	22.70
25	13.46	12.42	44	28.87	23.65
26	13.96	12.76	45	30.19	24.66
27	14.48	13.12	46	31.60	25.72
28	15.03	13.49	47	33.10	27.31
29	15.60	13.87	48	34.70	28.10
30	16.21	14.31	49	36.40	29.36
31	16.85	14.76	50	38.21	30.72
32	17.52	15.22	51	40.13	32.17
33	18.23	15.73	52	42.17	33.71
34	18.97	16.25	53	44.33	35.34
35	19.75	16.82	54	46.61	37.07
36	20.58	17.42	55	49.05	38.94

IV.

SOME FALLACIES THAT STILL VEX FRIENDLY SOCIETIES:

An Address delivered by Mr. J. Howard Hunter, M.A., K.C., Registrar of Friendly Societies, to the Canadian Fraternal Association, at the Annual Meeting, Toronto, 28th April, 1905.

[From the Proceedings of the Canadian Fraternal Association, Friday, April 28th, 1905.]

MR. HUNTER: *Mr. President and Gentlemen*,—It is, of course, very embarrassing for a modest man, after so flattering an introduction, to say anything. I do not know what you are expecting me to talk about to-day. Just at the 11th hour, I was going to say—but it is only 11 now—I threw a few notes together on: “Some Fallacies that Still Vex Friendly Societies.”

It is most gratifying to see the yearly increasing interest that is taken in insurance finance by the members of friendly societies throughout this Province. During the past few years there has been a constantly increasing body of opinion coming forward in support of the executive officers in their measures for financial reform. It is true that, in some societies, the members are still in that half-awakened state which prevailed in England in the 40's—the days of the awakening of the Manchester Unity—when the elder Neison blew the first blast of his trumpet, and startled that great Order from its sense of security. Under that trumpet there was no more repose for the dreamers; and presently all but paralytics were afoot and doing. It heartens one to see the boldness with which, in a number of our societies, the executive officers have grappled the vital but nettlesome question of increasing premium rates.—“Courage, toujours courage!”—From the nettle danger you must pluck the flower safety. Every society launched with insufficient premiums, in its turn, learns—unfortunately not from the experience of other societies, but from its own—that in spite of all the new blood that can be thrown into the membership the burden of death claims continues to grow, until to every intelligent member the issue has plainly become, speedy reform or speedy dissolution. This issue sets the more active minds to search out the fallacy on which the society has heretofore been financed.

Some of the fallacies that in early years vexed our societies, have become so palpable as to be no longer dangerous. Present members are amazed that, under those now-exploded schemes, entrants of all ages obtained the same amount of insurance for the same premium. One would have thought it was plain that two members, one entering at 25 and the other at 45 years of age, were paying iniquitously different prices for the same goods. The same fallacy in another form was seen in raising at the death of a member his insurance money by *uniform* assessments on the surviving members. This assessment was obviously a uniform, though deferred, premium.

A large number of these early schemes were—consciously or unconsciously—in the interest of elderly lives. The founders of the society were almost invariably men who had already fallen into the sere and yellow leaf; and, if any of their number had qualms as to the unequal chance of the younger members ever getting any benefit, the doubter was put down with the rebuke that the young should pay for the old, a generalization very pleasant indeed for the old. As between Smith father, and Smith son, this might be a very proper filial duty. But what as between Smith senior and Jones junior? Here Smith senior cannot be made to see any fallacy. He will die in his error. But Jones junior has already seen light, and has broken away. Those patriarchs of the early societies worked out a peculiar use of the motto, “Liberty, Equality, Fraternity,” as curious as the use some of the present patriarchs make of mortality tables. Their idea of “liberty” was liberty for the patriarchs to rank upon the fund as first preference bond-holders. “Equality” to them meant, equality of premiums for youth and old age. “Fraternity” meant that they were the eldest of the brothers and were heirs to the whole estate. (Laughter).

But, in our day, the young blood—the Jones juniors in the societies—have made themselves heard. Reaction has set in, and, in the first fervor of reform, the old members now stand in some danger of being harshly used. In reforming rates, some of the societies in the States have placed the future premiums for these venerable members on the same footing as if they were, at their present ages, applying for insurance. In a large number of cases this is equivalent to excluding them from the society altogether; for such rates are simply prohibitive. These poor derelicts, wandering aimlessly around the precincts of the lodges—where they once occupied the chief seats, and even wielded the gavel—are surely a pathetic sight. They ask in broken and pleading voices, what has become of fraternity, of brotherly love? Some of them ask with satirical bitterness:

“Perhaps it was right to dissemble your love.

But,—why did you kick me down stairs?”

I am glad to see that, in Ontario, the old members are being used more gently and more generously.

Now, when on this point, I may call your attention to the very important consequence that in the States some of these elderly men have gone to the Courts for relief, and the hardship of the circumstances is so apparent that the Courts have been disposed to re-open a question we all thought was settled; that is, whether societies have the right to enact retrospective rates of premium. Now, there is the result of over-working a legal right. The nail, after being driven home, was hammered until the board was split.

You may remember that in the Fraternal Congress there was a very able paper read, I think it was in 1903, on these recent decisions. This unsettling of the law has resulted from the palpable hardship which has been inflicted in some of these cases by executive officers that logically no doubt might defend their position. But we have to consider other things in this world besides logic. There is such a thing in this world as humanity as well as logic.

Well, of course, those equal rates for all ages made conspicuous and disastrous failures. Then came the graduated mortuary assessment,—graduated over the surviving members according to their ages at entry. The fallacy obviously inherent in every mortuary assessment is the assumption that the surviving member who is assessed receives no consideration for that assessment unless and until some fellow-member dies. When Smith dies, it is assumed that then Jones for the first time gets value and therefore must pay. After a while—a surprisingly long while—it dawned on the understanding that what Jones got for his money—or *should* get for his money—was insurance on his own life and not on Smith's; and, this being so, that Jones should, in his lifetime, pay not for Smith's insurance goods, but for his own goods, nor should Jones in turn devolve the Jones debts on survivor Robinson.

These and similar fallacies are not now so troublesome and dangerous as they were a few years ago. A more persistent, because more plausible, class of fallacies now vex friendly societies. In resisting the actuary, the reactionaries break into the actuary's own workshop. They find hanging there certain delicate instruments; they walk off with them, and bend and warp them to most strange uses. One of these tools is ‘Average.’ The fact that an arithmetical average can be found of three abstract numbers does not imply that, if these three numbers are attached to three concrete objects, the average of the three abstract numbers will represent an average of the three concrete objects, or have any relation whatever to them. The average of the numbers 3, 4 and 8 is 5; but the average of three pounds of fish, four pounds of fowl, and eight pounds of mutton, is certainly not five pounds of fish, fowl or mutton.

Before any average can properly be taken of concrete things, the things must be not only of the same kind, but of the same quality. Otherwise the average may lead to fatal mistakes.

There was once a bluff sea captain who, with the aid of an uncle's legacy, had risen from the fo'c's'l to be skipper of his own brig; and, with the aid of a clever young mate, he managed for some years to keep his craft out of Davy Jones' locker. He had on board a chest provided with some bottles of active medicine which, as druggists' terms were, as he said, "jest book larnin' and brag," he numbered them from one to twelve in bold figures. Now 20 grains of number four was his favorite prescription for choleraic seizures. One night, upon an urgent call, the skipper found one of his men in serious case. He hastened to his chest for number four, but to his dismay found number four empty. What was to be done? He had heard other skippers talk much of averaging all sorts of things. Why not medicines? Twenty grains of four was obviously the same as 10 grains of three and 10 grains of five. No sooner said than weighed out, mixed and administered. Poor Jack's death was entered by the mate on the ship's log as due to "natural causes;" but he had really died of "average." (Laughter).

Not a few of the deceased friendly societies have died of average, and some are still at sea on the question.

Lives of different ages cannot be thrown together and averaged so as to infer from the average age either any rate of mortality or any rate of premium. The utmost that the standard tables of insurance do in either of these matters is to average lives of the same age. And even as to these lives, they are not taken indiscriminately, say, from the general population. They are lives that are insured after careful medical examination. In other words they are *selected* lives, as well as all of the same age. Now-a-days, for still greater precaution, in what are technically called "Select Tables," not only are the lives of the same age, and selected lives, but the same number of years must have passed since the selection.

This question of average has most seriously confused and misled friendly societies. A member of a society that has in it many young lives says, "the average age of all our members is only 35;" and he then infers that the death rate of the society is as if all the members were 35 years of age. Gentlemen, this is completely delusive.

Mr. George T. Dexter, Superintendent of the Mutual Life of New York, illustrates this point by taking the case of a society of 100,000 members; 50,000 aged 20, and 50,000 aged 50. The average age over the whole 100,000 would be 35. Now, using the American Experience Table, the deaths in one year on 100,000 members, aged each 35 would be only 895. According to the same table the deaths in 50,000 members, each aged 20, would be 390; and the deaths in 50,000 aged 50, would be 689. That would make 1,079, against the estimated number 895, making a difference of 184 deaths.

Now, let us take the matter a step further than Mr. Dexter, and suppose that each of the 184 was insured for \$1,500. The calculation, based on the average would, on one year's death claims, be erroneous to the extent of \$276,000. Of course the error would be still more serious if the disparity in age were greater. Suppose the average age were 40; and 50,000 of the 100,000 were of age 20, and the other 50,000 of age 60. Here the error would in one year amount to 746 lives and the error in one year's death claims would amount to \$1,119,000.

The death rate then, in any society depends, not upon the average age of the members, but upon the several ages of the individual members.

Apply this fallacy of averaging dissimilar things to the business of some other financial institution; say a bank. Here, instead of the physical strength of the customer, we have to do with his financial strength. Instead of rating each customer on

his own strength, and on that basis regulating his line of discount, how would it do to compound all the accounts together so as to "average" the financial strength of all the customers of the bank, and then give each of them an average line of discount?

In the present case such a method is far worse, for each customer of the insurance society, year by year, gets nearer to actual bankruptcy of health and total failure of vitality.

Another most persistent fallacy is that of founding premium rates on the rough sort of average known as the "Expectancy," or "Expectation of Life." On this matter I last year reprinted in the Appendix of my Detailed Insurance Report, warning given many years ago by the highest authorities in England on friendly societies. Just sixty years ago, in his *Vital Statistics*, the elder Neison warned friendly societies against the misuse of the "Expectation of Life." By one writer after another the warning has been reiterated, but this fallacy in some persons resists all exorcism. It will not be cast out. A man violently possessed of it shows the ancient symptoms. The poor sufferer cries aloud; works terribly with his mouth; talks figuratively, and most incoherently.

Now, this persistent fallacy involves a total misapplication of the Expectation Table. It is almost like looking for the value of bonds or debentures in a navigator's traverse table. The use of compound interest is inseparable from the calculation of the value and amount of future premiums. But the increase of mortality proceeds at such an irregular rate of acceleration that the calculation must be made from year to year, instead of upon the basis of the average time involved. If the premiums were calculated upon the "Expectation of Life," the shortage in the expected premiums would prove very serious. To illustrate this, a table was published some years ago, based on the American Experience Table, interest taken at $4\frac{1}{2}$ per cent. I have added to the table another column, "F," to show in each case the amount of the shortage.

American Experience at $4\frac{1}{2}$ per cent.

A	B	C	D	E	F
Age.	Expecta- tion in Even years	Net Annual Pre- mium for All-life Insurance of \$1,000.	Amount of \$1 per Annum during Expectation. Interest $4\frac{1}{2}$ per cent. per annum.	C & D Amount Expected to be received by Society in Premium and Interest.	Deficiency in Amount Actually Received.
10	49	9.973	177.5030	1770.24	770.24
15	46	10.843	152.6723	1655.43	655.43
20	42	11.966	124.2764	1487.08	487.08
25	39	13.423	106.0303	1423.24	423.24
30	35	15.336	85.1640	1306.07	306.07
35	32	17.877	71.7562	1282.79	282.79
40	28	21.301	56.4230	1201.87	201.87
45	25	25.986	46.5706	1210.18	210.18

Taking from this table the case of a member entering at 20 years of age, it is clear that the error against the society would be \$487. The younger the age, the greater of course the error. The errors shown in the table are errors for a policy of \$1,000. In the case of a policy of \$2,000, or of \$3,000, the error would, of course, be twice or thrice as much. The result is, that where you calculate premiums on the

Expectation as a financial basis you simply are altogether misled as to the moneys that will enure to the society. Even as an estimate, it is wildly wrong. That was a very favorite mode of computation in our societies a few years ago, and even lately I have seen calculations on that basis. Of course, where that system of financing was pursued in a large society, the aggregate shortage from all the contracts in the society would be enormous. The society would not know what was the matter with it, but it would die.

On this fallacious basis some recent schemes have been propounded, and it is not easy for executive officers, or for anyone else, to make it clear to the ordinary member just where the fallacy lurks in these plausible schemes. I believe the propounders themselves are quite honest and sincere in their views, but they are not sufficiently impressed with the magnitude of the task, or with the responsibility that they are assuming. The attitude of many of these gentlemen who, perhaps for the first time in their lives, have taken the question up at some meeting of delegates, having never given it twenty-four hours' serious consideration before, recalls Sydney Smith's description of Lord John Russell's alarming energy. He said, "There is nothing that Lord John Russell would not undertake. I believe he would perform the operation for the stone, build St. Peter's, or assume—with or without ten minutes' notice—the command of the Channel fleet. And no one would discover by his manner afterwards that the patient had died, that the church had tumbled down, or that the Channel fleet had been knocked to atoms." (Laughter and prolonged applause).

Moved by Dr. Emory, seconded by Mr. Snelgrove, that the thanks of this Association be tendered to Mr. Hunter for his very instructive address. The resolution was carried by a standing vote.

The President then tendered the resolution of thanks to Mr. Hunter, and in doing so spoke of the good advice for which the associations were indebted to him, and the wisdom of taking it. He said he had no doubt the advice contained in the present address would be accepted in the same way.

Replying to Vote of Thanks.

MR. HUNTER: I can only express from my heart my very sincere thanks for your kind words. It is not, of course, pleasant to point out some of these fallacies, but I think that now in this Province we have got beyond the point when there can be any danger in the way of disturbing public confidence. I think you have gained public confidence by the very fact that you have shown yourself courageous enough to reform. The same thing occurred in England. You will remember the tremendous struggle that occurred there between error and intelligence, and the victory that intelligence won. It is most inspiring to read in the histories of the English societies what they went through. There is certainly no risk to the societies now in your dealing outspokenly with your members. In all, or nearly all, the great societies of this Province, the executive officers have come forward and publicly discussed the financial position; have told the members the dangers that threaten and how they should be avoided; and I am glad to see that the members have such a high degree of intelligence that they appreciate not only the courage of the officers who spoke to them in that way, but they appreciate the reasons for the reform that was recommended. It is most encouraging to see—in the last five years for instance—a corresponding growth of confidence in these societies. And why? Because the public see that the societies are anxious for all actuarial information, all assistance. The societies are not excluding the light. They publish minute statements of their affairs; their expenses of management are kept down to a very low figure, and the public show increasing confidence. In the particular societies that have recently reformed their rates I am informed that, far from diminishing the membership, the increase of rates has had the opposite

effect; that there has been a rally of business men,—of hard-headed thinking men,—to these societies, a class of men that were rather shy before. If that is so, I am very glad to hear it. It is certainly what you deserve for your courage in dealing with these difficult and perplexing questions.

Gentlemen, I thank you very sincerely. (Applause).

Mr. Frost asked whether the Registrar would still recommend that his rates just as they were formulated, should be adopted by the fraternal societies.

In Answer to Questions put by Members.

MR. HUNTER: I might say, in reply to the question respecting rates, that I see no reason at all to change the view I took when I first published the minimum rates that you now find in Schedule A to *The Ontario Insurance Act*, which are commonly called the Hunter Rates. The question of the minimum has since been tried and re-tried in the States, as you are aware. The Fraternal Congress, with this Ontario Table before it, thought that they could perhaps reduce the rates somewhat lower, and you see the result in the Fraternal Congress Table. From ages 20 to 55 the rates in the Fraternal Congress Table vary either way from the Hunter Table to the extent of from 1-12th of a cent to 4 cents in the monthly premium on an insurance of \$1,000; so that the difference between those two tables comes down to a very small matter.

Then several other societies, each on its own account, undertook the same investigation. For instance, the Maccabees procured an independent actuarial calculation of their own experience. The resulting table, reported in July, 1904, by the Commission on Rates to the Supreme tent of that Order, differed very slightly from the Hunter Table. So slightly, that I do not think it would be worth while spending money or time in trying to elaborate an opinion as between the two rates. So far as our Province is concerned, I am satisfied that you will not, in your experience, find the Hunter Table to be too high, having regard to the constantly increasing number of our people moving into cities and towns, working there in factories under less favorable conditions, and exposed to increased danger through various employments. When these workers are taken off the farm, they are in a different class altogether from the great majority of our present population. Taking into account all these changes, which are occurring under our eyes, I do not think it would be safe for any society to place its rates below that Table. I endeavored there to put the rates at the minimum. When I calculated it, the ordinary table used was the Hm. Table. That was calculated many years ago, before there was a general observance of the Public Health Acts. The Public Health Acts of England, at all events, had not operated on the lives shown in the Hm. Table, and the rate of mortality in that table was somewhat high. But our people went to the other extreme, and said that the table was ridiculously high. It was in order to assist our people in getting to what you call a "rock-bottom" rate, that I calculated the table now in question; and I took the lowest mortality experience we had in Canada, the experience of the Canada Life Assurance Company. That company was very careful and stringent in its medical examinations. I took their experience as a safe foundation in the belief that rates founded on their mortality experience would be extremely low—the lowest that we could hope to attain. I would not suggest for a moment that a lower rate be adopted, because I think you will need at the least every dollar called for by that table. As to *exact* uniformity of rates, that is a matter of opinion among yourselves. There is a considerable diversity of opinion probably still in this Convention, and whether this Convention would forward matters by adopting a resolution for uniformity, I am not in a position to say. There is no doubt that the question is constantly making headway. Whether the time is ripe for that perfect uniformity which would certainly be most desirable in order to prevent unpleasant competition between societies, I am not in a position to say. The Hunter Table was calculated in 1896.

V.

ADJUSTMENT TABLES.

TABLES OF NET ANNUAL PREMIUMS H_M . $4\frac{1}{2}$ PER CENT.

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN
ERRONEOUSLY BUT IN GOOD FAITH AND WITHOUT INTENTION TO DECEIVE.

(R. S. O. 1897, CHAPTER 203, SECTION 149.)

ADJUSTMENT TABLES.

TABLES OF NET ANNUAL PREMIUMS HM 4½ PER CENT.

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TABLES OF NET ANNUAL PREMIUMS, H.M. 4½ PER CENT.

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN ERRONEOUSLY, BUT IN GOOD FAITH, AND WITHOUT INTENTION TO DECEIVE. (R. S. O. 1897, Chapter 203, Section 149).

EXPLANATORY NOTE.

The Ontario Insurance Act, Revised Statutes of Ontario 1897, chapter 203, section 149, (as amended by 63 Victoria, chapter 17, section 27, and by 1 Edward VII., chapter 21, section 2 (4), enacts as follows:

"149.—(1) Where the age of a person is material to any contract, and such age is given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age of such person bears to the premium proper to the actual age of such person, the said stated age and the actual age being both taken as at the date of the contract.

"Provided that in no case shall the amount receivable exceed the amount stated or indicated in the contract.

"Provided, also, that where the application for and contract of insurance expressly limit the insurable age, and where the actual age of the applicant for insurance at the date of his application exceeds the age so limited, the contract shall, during the lifetime of the assured and not later than five years from the date of the contract, be voidable at the discretion of the insurer within thirty days after the error in age comes to the knowledge of the insurer.

"(2) For the purposes of the next preceding sub-section the word 'premium' shall mean the net annual premium as shown in or deduced from the H.M. Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at 4½ per cent. per annum.

"To facilitate the use of the H.M. Tables of the said Institute of Actuaries for any purpose of this Act the said tables may be taken as they appear in any published edition or collection of standard actuarial or valuation tables. 1 Edward VII., c. 21, s. 2 (4).

"(3) If the error in age includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be wholly disregarded in the computation.

"(4) When by the terms and for the purposes of the contract, the age of the person in respect of whose age the contract is taken to be greater than the actual age of such person, the number of years added to such age shall, for the purposes of the calculation provided for by this section, be added to the true age of such person,

"(5) Where any error is discovered in respect of any contract of insurance, or of the premium or premiums paid or to be paid upon such contract, nothing herein contained shall be construed in any way to prevent at any time before the maturity of the contract an adjustment between the insurer and the assured of the amount or amounts payable in respect of any insurance effected, or of the premium or premiums paid or to be paid.

"(6) This section shall apply not only to any future application for, or contract of, insurance, but also to any application heretofore taken, and to any contract heretofore made." 63 Vict. c. 17, s. 27.

Cf. *Cerri v. A. O. F.*, 28 O. R., at 114-5; *Re Parish* (1904) 4 O. W. R., 425.

As to insurance effected upon his own life by a minor of 15 years of age or upwards, *The Ontario Insurance Act*, R. S. O. 1897, chapter 203, section 150 (6), enacts as follows:

"In respect of insurance heretofore or hereafter, by any person not of the full age of twenty-one years but of the age of fifteen years or upwards effected upon his own life, for either his own benefit or for the benefit of his father, mother, brother or sister, the assured shall not by reason only of his minority, be deemed incompetent to contract for such insurance or for the surrender of such insurance, or to give a valid discharge for any benefit accruing, or for money payable under the contract."

APPLICATION OF THE TABLES.

Example 1. In an accepted proposal for an ordinary all-life insurance of \$1,000, the age of the assured had been erroneously given as 30 years instead of 35 years; what is the adjusted amount of the insurance?

From Table 1, the net annual premium for \$1,000 for age 35 is \$18.719; and for age 30, is \$15.798; the proportion therefore is 18.719: 15.798 :: \$1,000: x . This gives for x , or the fourth term of the proportion, \$843.95, which is the amount legally payable under the above section.

Example 2. Here the data being as in example 1, except that the insurance was for \$2,500; what is the adjusted amount of the insurance?

First find, as before, the adjusted amount of an insurance of \$1,000. Then the amount for an insurance of \$2,500 will obviously be $2\frac{1}{2}$ times as much; so that \$843.95 $\times$ $2\frac{1}{2}$, or \$2,109.88, is the amount legally payable under the statute.

In the case of any other policy or contract of insurance falling within the scope of Tables 1 to 9, the amount of insurance legally payable is similarly ascertained.

Table No. 10 brings together the Net Single Premium (A_x), the Net Annual Premium (P_x), and the Annuity (a_x), the relation between these three functions being expressed by the equation:

$$A_x = P_x (1 + a_x)$$

$$\text{or } P_x = \frac{A_x}{1 + a_x}$$

$$\text{whence } P_x = \frac{1}{1 + a_x} - d;$$

the value of d at $4\frac{1}{2}$ per cent. being .0430622.

TABLE No. 1.

Ordinary All-Life Insurance of \$1,000. Premiums continuous during policy term.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	Net annual Premium.	Age at Entry.	Net annual Premium.	Age at Entry.	Net annual Premium.
15	9.809	32	16.877	49	32.748
16	10.204	33	17.458	50	34.240
17	10.603	34	18.072	51	35.829
18	10.994	35	18.719	52	37.532
19	11.360	36	19.399	53	39.350
20	11.697	37	20.110	54	41.285
21	12.024	38	20.856	55	43.349
22	12.350	39	21.641	56	45.545
23	12.690	40	22.470	57	47.884
24	13.057	41	23.355	58	50.378
25	13.456	42	24.302	59	53.043
26	13.881	43	25.316	60	55.881
27	14.333	44	26.392	61	58.898
28	14.804	45	27.537	62	62.105
29	15.292	46	28.742	63	65.508
30	15.798	47	30.008	64	69.117
31	16.324	48	31.340	65	72.964

TABLE No. 2.

Limited Payment All-Life Insurance of \$1,000; 5, 10, 15, 20 Premiums.
 Net Annual Premiums, H^M 4½ per cent.

Age at Entry.	5 Premiums each	10 Premiums each	15 Premiums each	20 Premiums each	Age at Entry.
15	40.704	22.851	17.049	14.252	15
16	42.076	23.648	17.652	14.762	16
17	43.461	24.449	18.257	15.273	17
18	44.806	25.219	18.839	15.766	18
19	46.044	25.924	19.372	16.218	19
20	47.153	26.553	19.848	16.622	20
21	48.199	27.145	20.298	17.005	21
22	49.214	27.722	20.736	17.879	22
23	50.255	28.317	21.189	17.766	23
24	51.368	28.956	21.677	18.183	24
25	52.571	29.648	22.205	18.635	25
26	53.846	30.382	22.766	19.115	26
27	55.188	31.155	23.357	19.621	27
28	56.564	31.947	23.964	20.141	28
29	57.967	32.756	24.584	20.674	29
30	59.399	33.583	25.218	21.220	30
31	60.855	34.427	25.866	21.780	31
32	62.357	35.299	26.536	22.362	32
33	63.914	36.203	27.233	22.969	33
34	65.531	37.142	27.959	23.603	34
35	67.205	38.155	28.714	24.264	35
36	68.932	39.119	29.496	24.951	36
37	70.699	40.147	30.302	25.662	37
38	72.504	41.201	31.132	26.397	38
39	74.355	42.290	31.992	27.163	39
40	76.262	43.420	32.888	27.965	40
41	78.248	44.604	33.832	28.813	41
42	80.333	45.857	34.833	29.718	42
43	82.519	47.175	35.893	30.680	43
44	84.789	48.550	37.003	31.695	44
45	87.149	49.984	38.168	32.767	45
46	89.566	51.458	39.375	33.887	46
47	92.022	52.966	40.621	35.052	47
48	94.521	54.513	41.910	36.269	48
49	97.075	56.109	43.255	37.548	49
50	97.688	57.760	44.662	38.895	50
51	102.385	59.483	46.146	40.326	51
52	105.188	61.296	47.723	41.857	52
53	108.089	63.196	49.393	43.489	53
54	111.074	65.178	51.154	45.225	54
55	114.148	67.253	53.014		55
56	117.303	69.419			56
57	120.545	71.684			57
58	123.882	74.055			58
59	127.335	76.546			59
60	130.887	79.145			60
61	134.532	81.852			61
62	138.259	84.670			62
63	142.056	87.604			63
64	145.899	90.663			64
65	149.806	93.894			65

TABLE NO. 3.

Term or Temporary Life Insurance of \$1,000 for Terms of 1, 5, 7, and 10 years.

Net Annual Premiums H^M 4½ per cent.

Age at Entry.	Net Premium for 1-Year Term ; or " Natural Premium ; " or 1-Year Step-Rate	5-Year Term : Net Annual Premium.	7-Year Term : Net Annual Premium.	10-Year Term ; Net Annual Premium.	Age at Entry.
15	2.747	3.864	4.463	4.962	15
16	3.107	4.518	5.014	5.358	16
17	3.715	5.190	5.522	5.732	17
18	4.586	5.776	5.936	6.063	18
19	5.498	6.177	6.220	6.318	19
20	6.056	6.367	6.368	6.488	20
21	6.435	6.435	6.451	6.616	21
22	6.549	6.428	6.504	6.715	22
23	6.473	6.432	6.570	6.818	23
24	6.353	6.500	6.687	6.950	24
25	6.345	6.645	6.854	7.122	25
26	6.397	6.849	7.052	7.323	26
27	6.607	7.085	7.273	7.554	27
28	6.863	7.316	7.495	7.795	28
29	7.113	7.532	7.715	8.040	29
30	7.390	7.739	7.941	8.287	30
31	7.576	7.938	8.173	8.528	31
32	7.756	8.162	8.421	8.771	32
33	7.928	8.417	8.686	9.022	33
34	8.138	8.700	8.962	9.292	34
35	8.396	9.001	9.236	9.582	35
36	8.717	9.297	9.509	9.900	36
37	9.056	9.565	9.786	10.249	37
38	9.359	9.811	10.068	10.628	38
39	9.648	10.067	10.386	11.042	39
40	9.862	10.342	10.756	11.498	40
41	10.035	10.692	11.197	12.004	41
42	10.272	11.148	11.717	12.569	42
43	10.648	11.704	12.314	13.198	43
44	11.058	12.329	12.962	13.889	44
45	11.667	13.026	13.657	14.647	45
46	12.383	13.745	14.385	15.462	46
47	13.112	14.458	15.148	16.331	47
48	13.818	15.191	15.955	17.262	48
49	14.565	15.978	16.831	18.270	49
50	15.263	16.828	17.787	19.374	50
51	15.952	17.782	18.849	20.599	51
52	16.793	18.870	20.036	21.973	52
53	17.799	20.085	21.360	23.498	53
54	18.884	21.410	22.826	25.178	54
55	20.127	22.881	24.451	27.018	55
56	21.486	24.506	26.243	29.011	56
57	22.957	26.305	28.220	31.162	57
58	24.522	28.302	30.382	33.478	58
59	26.353	30.529	32.735	35.960	59
60	28.400	32.950	35.258	38.632	60
61	30.658	35.543	37.943	41.522	61
62	33.144	38.288	40.767	44.676	62
63	35.876	41.170	43.774	48.138	63
64	38.670	44.145	47.008	51.947	64
65	41.561	47.323	50.574	56.141	65

TABLE NO. 3.—*Continued.*

Term or Temporary Life Insurance of \$1,000.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	Premium for 1-Year Term Insurance or Natural Pre- mium or 1-Year Step-Rate.	Age at Entry.	Premium for 1-Year Term Insurance or Natural Pre- mium or 1-Year Step-Rate.	Age at Entry.	Premium for 1-Year Term Insurance or Natural Pre- mium or 1-Year Step-Rate.
66	44.564	77	109.747	88	228.995
67	47.741	78	117.907	89	242.293
68	50.942	79	127.329	90	267.418
69	54.871	80	138.423	91	299.270
70	59.514	81	151.231	92	336.186
71	65.120	82	163.973	93	397.874
72	71.713	83	177.850	94	485.455
73	79.292	84	190.313	95	609.604
74	87.268	85	200.847	96	781.174
75	94.125	86	210.196	97	956.938
76	101.791	87	221.273		

TABLE No. 4.

Endowment Insurance Policy of \$1,000, payable at expiration of 10, 15, 20, 25
30 years, or at prior death.

Premiums Continuous During Policy Term.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	10-Year Policy.	15-Year Policy.	20-Year Policy.	25-Year Policy.	30-Year Policy.	Age at Entry.
15	80.102	48.832	33.753	25.149	19.777	15
16	80.389	49.087	33.997	25.392	20.023	16
17	80.681	49.342	34.240	25.633	20.267	17
18	80.943	49.571	34.459	25.854	20.494	18
19	81.136	49.746	34.633	26.033	20.683	19
20	81.243	49.856	34.752	26.164	20.831	20
21	81.299	49.929	34.843	26.271	20.957	21
22	81.323	49.979	34.916	26.363	21.074	22
23	81.345	50.031	34.993	26.461	21.198	23
24	81.390	50.104	35.089	26.579	21.344	24
25	81.468	50.206	35.210	26.722	21.516	25
26	81.570	50.329	35.849	26.887	21.710	26
27	81.692	50.469	35.505	27.069	21.924	27
28	81.816	50.612	35.666	27.260	22.150	28
29	81.939	50.753	35.830	27.457	22.386	29
30	82.061	50.895	36.000	27.663	22.634	30
31	82.179	51.035	36.173	27.876	22.895	31
32	82.304	51.183	36.360	28.106	23.176	32
33	82.439	51.342	36.561	28.355	23.483	33
34	82.583	51.517	36.782	28.627	23.817	34
35	82.737	51.708	37.021	28.923	24.181	35
36	82.894	51.912	37.277	29.242	24.575	36
37	83.052	52.125	37.549	29.583	24.999	37
38	83.211	52.349	37.838	29.950	25.454	38
39	83.380	52.590	38.151	30.348	25.949	39
40	83.566	52.853	38.494	30.785	26.487	40
41	83.786	53.151	38.878	31.272		41
42	84.050	53.494	39.314	31.819		42
43	84.359	53.884	39.805	32.428		43
44	84.703	54.316	40.347	33.098		44
45	85.086	54.794	40.946	33.833		45
46	85.492	55.306	41.595			46
47	85.913	55.851	42.291			47
48	86.354	56.436	43.042			48
49	86.828	57.072	43.860			49
50	87.341	57.769	44.751			50
51	87.913	58.545				51
52	88.563	59.416				52
53	89.292	60.383				53
54	90.100	61.447				54
55	91.000	62.616				55
56	91.992					
57	93.088					
58	94.295					
59	95.626					
60	97.073					

TABLE No. 5.

Endowment Insurance Policy of \$1,000, payable at expiration of 35, 40, 45, 50 years, or at prior death.

Premiums Continuous During Policy Term.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	35-Year Policy.	40-Year Policy.	45-Year Policy.	50-Year Policy.	Age at Entry.
15	16.244	13.865	12.253	11.183	15
16	16.499	14.134	12.541	11.493	16
17	16.755	14.404	12.832	11.808	17
18	16.994	14.661	13.111	12.115	18
19	17.200	14.889	13.365	12.397	19
20	17.369	15.082	13.587	12.651	20
21	17.519	15.260	13.798		21
22	17.663	15.435	14.007		22
23	17.816	15.622	14.232		23
24	17.993	15.835	14.485		24
25	18.198	16.079	14.772		25
26	18.428	16.351			26
27	18.680	16.649			27
28	18.948	16.966			28
29	19.231	17.301			29
30	19.531	17.655			30
31	19.848				
32	20.190				
33	20.562				
34	20.966				
35	21.405				

TABLE NO. 6.

Endowment Insurance Policy of \$1,000, Payable at Ages 30, 35, 40, 45, 50, or at Prior Death

Premiums Continuous During Policy Term.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	Policy Payable at Age 30.	Policy Payable at Age 35.	Policy Payable at Age 40.	Policy Payable at Age 45.	Policy Payable at Age 50.	Age at Entry.
15	48.832	33.753	25.149	19.777	16.244	15
16	53.495	36.332	26.789	20.919	17.095	16
17	58.881	39.198	28.567	22.137	17.991	17
18	65.143	42.378	30.485	23.421	18.919	18
19	72.490	45.909	32.541	24.763	19.866	19
20	81.243	49.856	34.752	26.164	20.831	20
21		54.342	37.174	27.660	21.839	21
22		59.513	39.855	29.276	22.908	22
23		65.566	42.867	31.048	24.064	23
24		72.767	46.288	33.014	25.330	24
25		81.468	50.206	35.210	26.722	25
26			54.718	37.661	28.251	26
27			59.985	40.406	29.930	27
28			66.082	43.484	31.766	28
29			73.337	46.954	33.780	29
30			82.061	50.895	36.000	30
31				55.407	38.456	31
32				60.631	41.196	32
33				66.748	44.273	33
34				74.003	47.751	34
35				82.737	51.708	35
36					56.242	36
37					61.482	37
38					67.603	38
39					74.850	39
40					83.566	40

TABLE NO. 7.

Endowment Insurance Policy of \$1,000, Payable at Ages 55, 60, 65, 70, or at Prior Death.

Premiums Continuous During Policy Term.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	Policy Payable at Age 55.	Policy Payable at Age 60.	Policy Payable at Age 65.	Policy Payable at Age 70.	Age at Entry.
15	13.865	12.253	11.183	10.505	15
16	14.536	12.810	11.667	10.944	16
17	15.234	13.384	12.162	11.392	17
18	15.947	13.963	12.656	11.834	18
19	16.660	14.530	13.132	12.255	19
20	17.369	15.082	13.587	12.651	20
21	18.096	15.639	14.039	13.039	21
22	18.856	16.213	14.500	13.432	22
23	19.668	16.822	14.985	13.844	23
24	20.551	17.481	15.510	14.289	24
25	21.516	18.198	16.079	14.772	25
26	22.563	18.972	16.691	15.289	26
27	23.699	19.803	17.345	15.840	27
28	24.921	20.688	18.036	16.418	28
29	26.239	21.630	18.763	17.022	29
30	27.663	22.634	19.531	17.655	30
31	29.206	23.706	20.341	18.319	31
32	30.890	24.860	21.205	19.021	32
33	32.738	26.106	22.129	19.767	33
34	34.773	27.457	23.119	20.561	34
35	37.021	28.923	24.181	21.405	35
36	39.513	30.515	25.319	22.302	36
37	42.284	32.246	26.538	23.252	37
38	45.385	34.135	27.846	24.260	38
39	48.881	36.207	29.256	25.335	39
40	52.853	38.494	30.785	26.487	40
41	57.414	41.036	32.453	27.730	41
42	62.706	43.883	34.284	29.078	42
43	68.908	47.083	36.297	30.540	43
44	76.254	50.693	38.508	32.120	44
45	85.086	54.794	40.946	33.833	45
46		59.472	43.631	35.679	46
47		64.852	46.598	37.670	47
48		71.110	49.896	39.827	48
49		78.489	53.593	42.178	49
50		87.341	57.769	44.751	50
51			62.536	47.589	51
52			68.036	50.743	52
53			74.440	54.257	53
54			81.982	58.188	54
55			91.000	62.616	55
56				67.637	56
57				73.382	57
58				80.027	58
59				87.817	59
60				97.073	60

TABLE No. 8

Ten Payment Endowment Insurance Policy of \$1,000, payable at expiration of
15, 20, 25, 30 years, or at prior death.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	15-Year Policy ; 10 Premiums each.	20-Year Policy ; 10 Premiums each.	25-Year Policy ; 10 Premiums each.	30-Year Policy ; 10 Premiums each.	Age at Entry.
20	66.697	55.515	46.981	40.527	20
21	66.772	55.620	47.121	40.711	21
22	66.816	55.696	47.233	40.871	22
23	66.860	55.773	47.350	41.039	23
24	66.929	55.877	47.497	41.242	24
25	67.034	56.018	47.686	41.490	25
26	67.165	56.186	47.906	41.773	26
27	67.316	56.377	48.152	42.087	27
28	67.471	56.573	48.408	42.416	28
29	67.624	56.771	48.670	42.755	29
30	67.777	56.973	48.939	43.108	30
31	67.926	57.176	49.215	43.473	31
32	68.084	57.393	49.510	43.865	32
33	68.254	57.627	49.828	44.287	33
34	68.439	57.881	50.173	44.745	34
35	68.637	58.154	50.544	45.238	35
36	68.846	58.443	50.940	45.765	36
37	69.061	58.744	51.357	46.322	37
38	69.282	59.059	51.797	46.911	38
39	69.518	59.398	52.271	47.543	39
40	69.777	59.768	52.788	48.225	40
41	70.074	60.185	53.364		41
42	70.422	60.664	54.013		42
43	70.822	61.206	54.736		43
44	71.265	61.803	55.525		44
45	71.756	62.461	56.384		45
46	72.278	63.163			46
47	72.825	63.905			47
48	73.405	64.693			48
49	74.032	65.541			49
50	74.712	66.455			50
51	75.466				
52	76.315				
53	77.258				
54	78.293				
55	79.433				

TABLE No. 9.

Ten Payment Endowment Insurance Policy of \$1,000, payable at Ages 45, 50, 55, 60, or at prior death.

Net Annual Premiums H^M $4\frac{1}{2}$ per cent.

Age at Entry.	Payable at Age 45 ; 10 Premiums each :	Payable at Age 50 ; 10 Premiums each :	Payable at Age 55 ; 10 Premiums each :	Payable at Age 60 ; 10 Premiums each :	Age at Entry.
20	46.981	40.527	35.727	32.243	20
21	48.639	41.847	36.797	33.132	21
22	50.339	43.193	37.879	34.022	22
23	52.119	44.598	39.006	34.946	23
24	54.007	46.092	40.206	35.934	24
25	56.018	47.686	41.490	36.993	25
26	58.146	49.374	42.851	38.116	26
27	60.392	51.154	44.285	39.298	27
28	62.743	53.013	45.778	40.525	28
29	65.202	54.950	47.327	41.794	29
30	67.777	56.973	48.939	43.108	30
31		59.082	50.614	44.466	31
32		61.295	52.366	45.885	32
33		63.620	54.203	47.368	33
34		66.066	56.132	48.921	34
35		68.637	58.154	50.544	35
36			60.271	52.238	36
37			62.482	54.000	37
38			64.794	55.835	38
39			67.222	57.754	39
40			69.777	59.768	40
				61.896	41
				64.156	42
				66.552	43
				69.082	44
				71.756	45

TABLE No. 10.

HM 4½ Per Cent.

Values of Annuity of 1 payable at end of each year; also net Single and Annual Premiums for Ordinary All Life Insurance of 1.

x	a_x	A_x	P_x	
Age at Entry.	Value of Annuity of 1 payable at end of each year.	Net Single Premium for Insurance of 1.	Net Annual Premium for Insurance of 1.	Age at Entry.
10	18.4592	.162042	.008327	10
11	18.3849	.165243	.008524	11
12	18.2892	.169366	.008780	12
13	18.1758	.174246	.009087	13
14	18.0493	.179695	.009433	14
15	17.9137	.185533	.009809	15
16	17.7738	.191561	.010204	16
17	17.6341	.197575	.010603	17
18	17.4994	.203374	.010994	18
19	17.3750	.208734	.011360	19
20	17.2617	.213609	.011697	20
21	17.1534	.218274	.012024	21
22	17.0467	.222870	.012350	22
23	16.9366	.227613	.012690	23
24	16.8192	.232665	.013057	24
25	16.6936	.238076	.013456	25
26	16.5612	.243776	.013881	26
27	16.4229	.249730	.014333	27
28	16.2813	.255830	.014804	28
29	16.1368	.262050	.015292	29
30	15.9893	.268404	.015798	30
31	15.8388	.274882	.016324	31
32	15.6837	.281564	.016877	32
33	15.5234	.288467	.017458	33
34	15.3575	.295612	.018072	34
35	15.1862	.302988	.018719	35
36	15.0100	.310573	.019399	36
37	14.8297	.318340	.020110	37
38	14.6450	.326290	.020856	38
39	14.4552	.334463	.021641	39
40	14.2596	.342890	.022470	40
41	14.0564	.351638	.023355	41
42	13.8446	.360758	.024302	42
43	13.6246	.370232	.025316	43
44	13.3979	.379993	.026392	44
45	13.1645	.390044	.027537	45
46	12.9267	.400284	.028742	46
47	12.6855	.410671	.030008	47
48	12.4405	.421221	.031340	48
49	12.1908	.431973	.032748	49
50	11.9363	.442934	.034240	50
51	11.6756	.454159	.035829	51
52	11.4079	.465690	.037532	52
53	11.1342	.477476	.039350	53
54	10.8557	.489466	.041285	54
55	10.5726	.501658	.043349	55
56	10.2858	.514010	.045545	56
57	9.9955	.526509	.047884	57
58	9.7020	.539146	.050378	58
59	9.4053	.551926	.053043	59
60	9.1068	.564777	.055881	60
61	8.8077	.577658	.058898	61

TABLE No. 10.—*Continued.*HM $4\frac{1}{2}$ per cent.

Value of Annuity of 1 payable at end of each year; also net Single and Annual Premiums for ordinary All-Life Insurance of 1.

x Age at Entry.	a_x Value of Annuity of 1 payable at end of each year.	A_x Net Single Premium for Insurance of 1.	P_x Net Annual Premium for Insurance of 1.	Age at Entry.
62	8.5087	.590534	.062105	62
63	8.2106	.603370	.065508	63
64	7.9143	.616130	.069117	64
65	7.6187	.628859	.072964	65
66	7.3230	.641591	.077086	66
67	7.0264	.654367	.081527	67
68	6.7281	.667211	.086336	68
69	6.4262	.680212	.091596	69
70	6.1238	.693231	.097311	70
71	5.8238	.706151	.103484	71
72	5.5303	.718792	.110071	72
73	5.2473	.730978	.117007	73
74	4.9788	.742538	.124195	74
75	4.7250	.753470	.131611	75
76	4.4762	.764181	.139545	76
77	4.2345	.774592	.147979	77
78	3.9983	.784764	.157007	78
79	3.7653	.794794	.166787	79
80	3.5387	.804554	.177266	80
81	3.3233	.813829	.188243	81
82	3.1247	.822381	.199380	82
83	2.9405	.830312	.210711	83
84	2.7743	.837469	.221886	84
85	2.6189	.844163	.233266	85
86	2.4637	.850844	.245645	86
87	2.2993	.857925	.260034	87
88	2.1254	.865411	.276892	88
89	1.9198	.874266	.299427	89
90	1.6864	.884318	.329188	90
91	1.4457	.894681	.365817	91
92	1.1982	.905337	.411847	92
93	.9303	.916874	.474991	93
94	.6640	.928337	.557885	94
95	.4084	.939340	.666964	95
96	.1758	.949333	.807418	96
97		.956938	.956938	97

INDEXES
TO
DETAILED REPORT
OF THE
INSPECTOR OF INSURANCE
AND
REGISTRAR OF FRIENDLY SOCIETIES.

The following indexes comprise all insurance corporations or companies standing registered at the 25th October, 1905.

PAGE 2.—Index A : Dominion Licensees standing registered at the 25th October, 1905, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 6.—Index B : Provincial Licensees standing registered at the 25th October, 1905, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 8.—Index C : Friendly Societies standing registered at the 25th October, 1905, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,
Inspector of Insurance and Registrar of Friendly Societies.

INDEX A : Dominion Licensees standing registered at 25th October, 1905.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins, 1905.	Registry ends, 1906.
A 66	Accident and Guarantee Company of Canada	2573	Accident and Sickness Insurance.....	May 1....	April 30
A 42	Etna Insurance Company of Hartford, Conn.....	2551	Fire and Inland Marine Insurance....	"	" 30
A 5	Etna Life Insurance Company of Hartford, Conn.....	2454	Life Insurance.....	"	" 30
A 3	Alliance Assurance Company.....	2451	Fire Insurance.....	"	" 30
A 43	American Surety Company of New York....	2578	Guarantee Insurance.....	"	" 30
A 62	Anglo-American Fire Insurance Company..	2413	Fire Insurance.....	"	" 30
A 19	Atlas Assurance Company, Limited.....	2425	Fire Insurance	"	" 30
A 37	Boiler Inspection and Insurance Company of Canada.....	2577	Steam Boiler Insurance.....	"	" 30
A 21	British America Assurance Company, Toronto.....	2564	Fire and Inland Marine Insurance....	"	" 30
A 50	British and Foreign Marine Insurance Company (Limited).....	2557	Ocean and Inland Marine Insurance ; also the business of insuring Registered Mail Matter in transit from any one point in Canada to any other point in Canada.....	"	" 30
A 2	Caledonian Insurance Company.....	2562	Fire Insurance.....	"	" 30
A 45	Canada Accident Assurance Company.....	2434	Accident, Sickness and Plate Glass Insurance.....	"	" 30
A 4	Canada Life Assurance Company, Toronto...	2404	Life Insurance.....	"	" 30
—	Canadian Casualty and Boiler Insurance Company..... [See under Index B.]	2698	The business of Accident Insurance (excluding that branch thereof known as Employers' Liability Insurance) ; the business of Sickness Insurance and the business of insurance against loss or damage to personal property other than plate or other glass	August 26	" 30
A 57	Canadian Fire Insurance Company.....	2568	Fire Insurance.....	May 1....	" 30
A 50	Canadian Order of the Woodmen of the World.....	2429	Life and Sickness Insurance on the Assessment Plan.....	"	" 30
A 52	Canadian Railway Accident Insurance Company.....	2419	Accident and Sickness Insurance	"	" 30
A 77	Central Life Insurance Company of Canada	2600	Life Insurance.....	May 25...	" 30
A 34	Commercial Travellers' Mutual Benefit Society.....	2423	Life Insurance on the Assessment Plan	May 1....	" 30
A 6	Commercial Union Assurance Company (Limited).....	2566	Fire, Ocean, Inland Marine and Life Insurance.....	"	" 30
A 7	Confédération Life Association of Canada...	2418	Life Insurance.....	"	" 30
A 44	Connecticut Fire Insurance Company of Hartford, Conn.....	2587	Fire Insurance.....	"	" 30
A 65	Continental Life Insurance Company.....	2422	Life Insurance	"	" 30
A 65	Crown Life Insurance Company.....	2594	Life Insurance.....	"	" 30
A 36	Dominion Guarantee Company (Limited)...	2561	Burglary Guarantee Insurance.....	"	" 30
A 33	Dominion of Canada Guarantee and Accident Insurance Company.....	2417	Guarantee, Accident and Sickness Insurance.....	"	" 30
A 35	Dominion Life Assurance Company.....	2597	Life Insurance.....	"	" 30
A 35	Dominion Plate Glass Insurance Company..	2572	Plate Glass Insurance.....	"	" 30
A 26	Edinburgh Life Assurance Company.....	2582	Life Insurance.....	"	" 30

INDEX A: Dominion Licensees, etc.—Continued.

Report Page.	Name of Company.	Registry No.	For what kind of Insurance registered.	Registry begins, 1905.	Registry ends, 1905.
A 74	Empire Accident and Surety Company.....	2584	Accident, Sickness and Guarantee Insurance.....	May 1....	April 30'
A 51	Employers' Liability Assurance Corporation (Limited).....	2408	Accident Guarantee and Sickness Insurance.....	"	" 30'
A 20	Equitable Life Assurance Society of the United States.....	2409	Life Insurance	"	" 30'
A 63	Equity Fire Insurance Company.....	2559	Fire Insurance.....	"	" 30
A 61	Excelsior Life Insurance Company.....	2578	Life Insurance.....	"	" 30'
A 15	Federal Life Assurance Company of Canada	2414	Life Insurance.....	"	" 30
A 76	Fidelity and Casualty Company of New York	2628	Accident, Sickness and Burglary Insurance.....	June 9....	" 30
A 80	Fireman's Fund Insurance Company.....	2442	Ocean-Marine Insurance	May 1....	" 30
A 73	German American Insurance Company.....	2435	Fire Insurance.....	"	" 30
A 57	Grand Council of the Catholic Mutual Benefit Association of Canada.....	2420	Life Insurance on the Assessment Plan	"	" 30
A 49	Great West Life Insurance Company.....	2452	Life Insurance	"	" 30
A 17	Guarantee Company of North America.....	2436	Guarantee Insurance.....	"	" 30
A 16	Guardian Assurance Company (Limited)....	2560	Fire Insurance	"	" 30'
A 41	Hartford Fire Insurance Company, Hartford	2558	Fire Insurance.....	"	" 30'
A 40	Home Life Association of Canada	2428	Life Insurance	"	" 30
A 67	Home Insurance Company.....	2552	Fire and Inland Marine Insurance....	"	" 30'
A 75	Imperial Guarantee and Accident Insurance Company of Canada	2698	Accident, Guarantee and Sickness Insurance.....	July 19....	" 30'
A 54	Imperial Life Assurance Company of Canada	2105	Life Insurance	May 1....	" 30
A 39	Insurance Company of North America.....	2436	Fire and Inland Marine Insurance. ..	"	" 30
A 76	International Fidelity Insurance Company.	2695	Guarantee Insurance of Singer Co's Employees in Canada	July 14....	" 30'
A 59	Law Union and Crown Insurance Company	2547	Fire Insurance	May 1....	" 30
A 10	Liverpool and London and Globe Insurance Company.....	2571	Fire and Life Insurance.....	"	" 30
A 28	Lloyd's Plate Glass Insurance Co.....	2590	Plate Glass Insurance	"	" 30
A 29	London Assurance	2415	Fire, Life and Inland Marine Insurance.....	"	" 30
A 46	London Guarantee and Accident Company (Limited).....	2567	Guarantee, Accident and Sickness Insurance.....	"	" 30
A 12	London and Lancashire Fire Insurance Company.....	2446	Fire Insurance	"	" 30
A 27	London and Lancashire Life Assurance Company.....	2416	Life Insurance	"	" 30
A 30	London Mutual Fire Insurance Company ..	2586	Fire Insurance	"	" 30
A 30	London Life Insurance Company	2595	Life Insurance	"	" 30
A 74	Manitoba Assurance Company.....	2406	Fire Insurance	"	" 30
A 85	Mannheim Insurance Company	2558	Ocean-Marine Insurance.....	"	" 30
A 32	Manufacturers' Life Insurance Company ...	2430	Life Insurance	"	" 30
A 33	Mercantile Fire Insurance Company.....	2444	Fire Insurance	"	" 30
A 69	Maryland Casualty Company	2424	Accident, Sickness and Steam Boiler Insurance	"	" 30

INDEX A : Dominion Licensees, etc.—*Continued.*

Report Page.	Name of Company.	Registry No.	For what kind of Insurance registered.	Registry begins, 1905.	Registry ends, 1906.
A 47	Metropolitan Life Insurance Company of New York	2450	Life Insurance	May 1	April 30
A 73	Montreal-Canada Fire Insurance Company.	2440	Fire Insurance	"	" 30
A 39	Mutual Life Assurance Company of Canada	2593	Life Insurance	"	" 30
A 12	Mutual Life Insurance Company of New York	2449	Life Insurance	"	" 30
A 70	Mutual Reserve Life Insurance Company, New York	2411	Life Insurance	"	" 30
A 58	National Life Assurance Company of Canada	2438	Life Insurance	"	" 30
A 21	New York Life Insurance Company	2569	Life Insurance	"	" 30
A 60	New York Plate Glass Insurance Company	2549	Plate Glass Insurance	"	" 30
A 18	North American Life Assurance Company	2407	Life Insurance	"	" 30
A 41	North British and Mercantile Insurance Company	2592	Fire and Life Insurance	"	" 30
A 9	Northern Assurance Company	2548	Fire Insurance	"	" 30
A 53	Northern Life Assurance Company of Canada	2579	Life Insurance	"	" 30
A 64	Norwich Union Life Insurance Society	2554	Life Insurance	"	" 30
A 42	Norwich Union Fire Insurance Society	2555	Fire Insurance	"	" 30
A 28	Ocean Accident and Guarantee Corporation (Limited)	2410	Accident and Sickness Insurance	"	" 30
A 53	Ontario Accident Insurance Company	2589	Accident, Sickness, and Accidental Damage to Personal Property In- surance	"	" 30
A 63	Ottawa Fire Insurance Company	2421	Fire Insurance	"	" 30
A 46	Pelican and British Empire Life Office	2431	Life Insurance	"	" 30
A 31	Phoenix Insurance Company of Brooklyn	2550	Fire and Tornado Insurance	"	" 30
A 11	Phoenix Assurance Company of London	2546	Fire Insurance	"	" 30
A 43	Phoenix Insurance Company, Hartford, Conn.	2556	Fire Insurance	"	" 30
A 38	Provident Savings Life Assurance Society ..	2481	Life Insurance	"	" 30
A 14	Quebec Fire Insurance Company	2445	Fire Insurance	"	" 30
A 13	Queen Insurance Company of America	2562	Fire Insurance	"	" 30
A 68	Railway Passengers' Assurance Company ..	2570	Guarantee, Accident and Sickness In- surance	"	" 30
A 71	Reliance Marine Insurance Company (Limi- ted)	2583	Ocean-Marine Insurance	"	" 30
A 64	Reliance Mutual Life Insurance Society	2553	Life Insurance	"	" 30
A 8	Royal Insurance Company	2441	Fire and Life Insurance	"	" 30
A 56	Royal Victoria Life Insurance Company	2565	Life Insurance	"	" 30
A 56	Scottish Amicable Life Assurance Society ..	2581	Life Insurance	"	" 30
A 20	Scottish Union and National Insurance Company	2433	Fire Insurance	"	" 30
A 68	Sovereign Life Assurance Company of Cana- da	2403	Life Insurance	"	" 30
A 5	Standard Life Assurance Company, Scotland	2585	Life Insurance	"	" 30
A 48	Star Life Assurance Society of England	2576	Life Insurance	"	" 30
A 71	State Life Insurance Company	2599	Life Insurance	"	" 30

INDEX A : Dominion Licensees, etc.—*Concluded.*

Report Page.	Name of Company	Register No.	For what kind of Insurance registered.	Registry begins 1905.	Registry ends, 1905.
A 60	Subsidiary High Court of the Ancient Order of Foresters.....	2427	Life and Sickness Insurance	May 1....	April 30
A 37	Sun Insurance Office, London, England	2412	Fire Insurance.....	"	" 30
A 25	Sun Life Assurance Company of Canada....	2574	Life Insurance	"	" 30
A 55	Supreme Court of the Independent Order of Foresters	2580	Life, Disability, and Sickness Insur- ance on the Assessment Plan.....	"	" 30
A 78	Thames and Mersey Marine Insurance Com- pany (Limited)	2443	Ocean-Marine Insurance.....	"	" 30
A 24	Travellers' Insurance Company of Hartford, Conn.....	2448	Life and Accident Insurance.....	"	" 30
A 23	Union Mutual Life Insurance Company of Maine.	2432	Life Insurance	"	" 30
A 13	Union Assurance Society, London, England	2596	Fire Insurance	"	" 30
A 83	Union Marine Insurance Company (Limited)	2453	Ocean-Marine Insurance.....	"	" 30
A 69	Union Life Assurance Company (of Toronto)	2439	Life Insurance	"	" 30
A 72	United States Fidelity and Guaranty Com- pany	2426	Guarantee Insurance.....	"	" 30
A 23	United States Life Insurance Company.....	2563	Life Insurance	"	"
A 9	Western Assurance Company, Toronto	2447	Fire; also Ocean and Inland Marine Insurance	"	" 30

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary.	Post Office.
B 135...	Algoma Mutual.....	Mutual.....	H. N. Young.....	S'tt Ste. Marie.
B 149...	Amherst Island.....	Mutual.....	F. P. Instant.....	Stella.
B 219...	Ayr Farmers'.....	Mutual.....	Joseph Wrigley.....	Ayr.
B 196...	* Bancroft Mutual.....	Mutual.....	John Jackson.....	Bancroft.
B 151...	Bay of Quinte Agricultural.....	Mutual.....	P. C. Macnee.....	Pictou.
B 229...	Bertie & Willoughby Farmers'.....	Mutual.....	A. H. Kilman.....	Ridgeway.
B 176...	Blanshard.....	Mutual.....	P. S. Armstrong.....	St. Mary's.
B 213...	Blenheim, North.....	Mutual.....	Robt. J. Henderson.....	Bright.
B 199...	Brant County Farmers'.....	Mutual.....	John H. Campbell.....	Brantford.
B 26...	** Canadian Casualty and Boiler.....	Joint Stock.....	A. G. C. Dinnick.....	Toronto.
B 138...	Canadian Millers'.....	Mutual.....	Seneca Jones.....	Hamilton.
B 249...	Canadian Mutual Live Stock.....	Mutual.....	E. W. Price.....	Toronto.
B 3...	Caradoc Farmers'.....	Mutual.....	W. E. Sawyer.....	Mt. Brydges.
B 3...	† Central Life.....	Joint Stock.....	J. M. Spence.....	Toronto.
B 144...	Clinton Township.....	Mutual.....	G. W. Tinlin.....	Beamsville.
B 174...	Culross.....	Mutual.....	David McIntosh.....	Holyrood.
B 201...	Dereham and West Oxford.....	Mutual.....	T. R. Mayberry.....	Ingersoll.
B 251...	Dorchester, North and South.....	Mutual.....	D. D. York.....	Harrietsville.
B 263...	Downie.....	Mutual.....	Peter Smith.....	Sebringville.
B 129...	Dufferin Farmers'.....	Mutual.....	James Brown.....	Melancthon.
B 203...	Dumfries N., and Waterloo S.....	Mutual.....	William Deans.....	Galt.
B 247...	Dunwich Farmers'.....	Mutual.....	W. A. Galbraith.....	Iona Station.
B 259...	Easthope South Farmers'.....	Mutual.....	Wm. S. Russell.....	Tavistock.
B 58...	Economical.....	Cash Mutual.....	W. H. Schmalz.....	Berlin.
B 223...	Ekfrid.....	Mutual.....	A. P. McDougall.....	Melbourne.
B 131...	Elma Farmers.....	Mutual.....	Robert Cleland.....	Listowel.
B 265...	Eramosa.....	Mutual.....	Hugh Black.....	Rockwood.
B 257...	Erie Farmers'.....	Mutual.....	Edwin Hoover.....	Selkirk.
B 9...	Equity Life.....	Stock.....	George M. Pegg.....	Toronto.
B 141...	Farmers' Central.....	Mutual.....	J. J. Schumacher.....	Walkerton.
B 146...	Farmers' Union.....	Mutual.....	R. G. Corneil.....	Lindsay.
B 61...	Fire Insurance Exchange.....	Mutual and Stock.....	Hugh Scott.....	Toronto.
B 133...	Formosa.....	Mutual.....	Julius Noll.....	Formosa.
B 178...	Germania Farmers'.....	Mutual.....	R. H. Fortune.....	Ayton.
B 169...	Glengarry Farmers'.....	Mutual.....	V. G. Chisholm.....	Lochiel.
B 65...	Gore District.....	Cash Mutual.....	R. S. Strong.....	Galt.
B 231...	Grand River.....	Mutual.....	Isaac Hanson.....	Blackheath.
B 153...	Grenville Patron.....	Mutual.....	F. M. Scott.....	Prescott.
B 118...	Grey and Bruce.....	Mutual.....	Duncan Campbell.....	Hanover.
B 274...	Guelph Township.....	Mutual.....	Maj. Geo. B. Hood.....	Guelph.
B 207...	Halton Union Farmers'.....	Mutual.....	Colin Cameron.....	Eden Mills.
B 155...	Hamilton Township.....	Mutual.....	David Eagleson.....	Cold Springs.
B 68...	Hand-in-Hand.....	Mutual and Stock.....	Hugh Scott.....	Toronto.
B 255...	Hay Township Farmers'.....	Mutual.....	Henry Eilber, M. P. P.....	Crediton.
B 205...	Hopewell Creek.....	Mutual.....	Anton Frank.....	New Germany.
B 122...	Howick Farmers'.....	Mutual.....	Wm. S. McKercher.....	Wroxeter.
B 243...	Howard Farmers'.....	Mutual.....	E. D. Mitton.....	Ridgetown.
B 77...	Independent.....	Cash Mutual.....	Stephen Noxon.....	Toronto.
B 235...	Kent and Essex.....	Mutual.....	Thomas C. Renwick.....	Romney.
B 239...	Lambton Farmers'.....	Mutual.....	W. G. Willoughby.....	Walnut.
B 165...	Lanark.....	Mutual.....	W. G. Cameron.....	Perth.
B 157...	Lennox and Addington.....	Mutual.....	M. C. Bogart.....	Napanee.
B 237...	Lobo.....	Mutual.....	J. Marsh.....	Coldstream.
B 241...	London Township Farmers'.....	Mutual.....	Edward Dann.....	Bryanston.
B 125...	McGillivray.....	Mutual.....	William Fraser.....	W. McGillivray.
B 209...	McKillop.....	Mutual.....	Thomas E. Hays.....	Seaforth.
B 159...	Maple Leaf.....	Mutual.....	William Purves.....	Columbus.
B 38...	Merchants' Fire.....	Stock.....	J. H. C. Durham.....	Toronto.
B 72...	Metropolitan Fire.....	Mutual and Stock.....	F. C. Brown.....	Toronto.
B 162...	Midland.....	Mutual.....	J. E. Gould.....	Uxbridge.

* in liquidation, John Jackson, liquidator, Bancroft, Ont.

** Licensed by the Dominion Government 7th July, 1905.

† Licensed by the Dominion Government 26th May, 1905.

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 81 ..	Millers' and Manufacturers'	Stock Mutual	Hugh Scott	Toronto.
B 85 ..	Monarch	Mutual and Stock	B. N. Campbell	London.
B 217 ..	Nichol	Mutual	James Beattie	Fergus.
B 193 ..	Nissouri Farmers'	Mutual	E. J. Pearson	Kintore.
B 269 ..	Norfolk Farmers'	Mutual	T. A. Moore	Simcoe.
B 253 ..	Oneida Farmers'	Mutual	David Kett	Willowgrove.
B 34 ..	Ontario Farmers' Weather	Mutual	J. W. Rounding	Grand Valley.
B 191 ..	Otter	Mutual	H. Van Valkenburg	Norwich.
B 188 ..	Oxford Farmers'	Mutual	James Munro, M. P. P.	Embro.
B 261 ..	Peel and Maryborough	Mutual	James McEwing	Drayton.
B 120 ..	Peel County Farmers'	Mutual	L. Cheyne	Brampton.
B 12 ..	People's Life	Mutual	J. B. Kirby	Toronto.
B 90 ..	Perth	Mutual	Charles Packert	Stratford.
B 167 ..	Prescott Farmers'	Mutual	B. G. Parisien	Alfred.
B 272 ..	Puslinch	Mutual	John Blake	Crieff.
B 44 ..	Queen City	Joint Stock	Thomas Walmsley	Toronto.
B 181 ..	Renfrew Farmers'	Mutual	Chas. K. Grigg	Renfrew.
B 183 ..	Saltfleet and Binbrook	Mutual	Robert Fletcher	Stony Creek.
B 253 ..	Southwold Farmers'	Mutual	Matthew Silcox	Shedden.
B 93 ..	Standard Mutual	Mutual and Stock	H. B. Reesor	Marham.
B 185 ..	Sydenham	Mutual	James Cochrane	Owen Sound.
B 16 ..	Toronto Life	Stock	V. Robin	Toronto.
B 225 ..	Townsend Farmers'	Mutual	James Ross	Waterford.
B 47 ..	Traders' Fire	Stock	W. G. Parker	Toronto.
B 267 ..	Usborne and Hibbert	Mutual	B. W. F. Beavers	Farquhar.
B 127 ..	Victoria	Mutual	R. T. Kelley	Hamilton.
B 227 ..	Walpole Farmers'	Mutual	George Miller	Jarvis.
B 99 ..	Waterloo	Cash Mutual	Frank Haight	Waterloo.
B 215 ..	Waterloo North, Farmers'	Mutual	Levi Stauffer	Waterloo.
B 211 ..	Wawanosh, West	Mutual	John M. Roberts	Dungannon.
B 102 ..	Wellington	Mutual and Stock	John Davidson	Guelph.
B 221 ..	Westminster Township	Mutual	Andrew Elliott	Pond Mills.
B 171 ..	Williams, East	Mutual	William McCallum	Fernhill.
B 245 ..	Yarmouth	Mutual	W. H. Elliott	New Sarum.
B 106 ..	York Mutual	Mutual and Stock	James G. Wilgar	Toronto.

Report page.	Short name of Society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of Registry.	
							Begins 1905.	Ends 1906.
C 82..	Army and Navy Veterans, Toronto.....	1888	Toronto	Arthur J. Bennett	1135	Insurance against sickness and death.....	July 1	June 30
C 84..	Army and Navy Veterans, Hamilton	1889	Hamilton	John Gardner	1188	Sick and funeral benefits	"	"
C 110...	Bain Wagon Co., Employees' Mutual Benefit Association	1900	Woodstock	D. Brown, Jr.	1128	Sick and funeral benefits	"	"
C 65...	Bank of British North America W. & O. Fund	1891	Montreal	F. M. Spry	1119	Insurance against death.....	"	"
C 191...	Barnardo Old Boys' Benefit Society	1905	Toronto	Alf. G. Smith	1176	Sick and funeral benefits	"	"
C 98...	Bartenders' Benevolent Association.....	1900	Toronto	R. J. Patterson ..	1199	Sick and funeral benefits	"	"
C 101...	Bertram Engine Works Co., Mutual Benefit Association	1900	Toronto	Dissolved .....	.....	Dissolved	"	"
C 118...	Bricklayers' and Masons' Union No. 1, of Ontario.	1881	Hamilton	A. J. Seymour	1131	Insurance against sickness and death.....	"	"
C 117...	Brown Brothers, Limited, Employees' Benefit Society	1902	Toronto	A. G. McLean	1204	Sick and funeral benefits	"	"
C 115 ..	Canada Atlantic Railway Employees' Sick and Disability Society.....	1894	Ottawa	W. D. J. McEwen ..	1202	Sick and funeral benefits	"	"
C 90...	Canada Foundry Employees' Society	1890	Davenport P. O.	S. M. Gray	1138	Sick and funeral benefits	"	"
C 108...	Canada Furniture Manufacturers Employees' Benefit Society.....	1895	Woodstock	Thomas Milburn ..	1186	Sick and funeral benefits	"	"
C 6...	Chosen Friends, Canadian Order of	1882	Hamilton.....	W. F. Montague ..	1142	Insurance against sickness and disability or death.	"	"
C 176...	Civil Service Mutual Benefit Society	1872	Ottawa	W. J. Lynch	1133	Insurance against sickness and death.....	"	"
C 76...	Cigarmakers' Union No. 27, Toronto	1869	Toronto	J. Pamphilon	1184	Sick, funeral and out of work benefits.....	"	"
C 78...	Cigarmakers' Union No. 55, Hamilton	1869	Hamilton	Thomas O'Dowd ..	1170	Sick, funeral and out of work benefits.....	"	"
C 80...	Cigarmakers' Union No. 59, Brantford	1886	Brantford	F. Mather	1193	Sick, funeral and out of work benefits.....	"	"
C 112...	Cobban Manufacturing Co's Employees' Mutual Benefit Society.....	1888	Toronto	F. G. Butt.....	1151	Sick and funeral benefits	"	"
C 104...	Cockshutt Plow Co. Relief Association.....	1899	Brantford	Charles E. House ..	1149	Sick and funeral benefits	"	"

C 55...	Commercial Travellers' Association of Canada	1874	Toronto	James Sargent.....	1143	Insurance against accident and death.....	"
C 57...	Commercial Travellers' Society of Western Ontario.	1885	London	Alfred Robinson..	1130	Insurance against death.....	"
C 130...	Daughters and Maids of England Benevolent Society.....	1890	Toronto	L. G. Cross	1187	Sick and funeral benefits	"
C 96...	Dominion Expressmen's Sick Benefit Association...	1889	Toronto	W. M. Carruthers.	1154	Insurance against sickness and death.....	"
C 156...	Federated Letter Carriers.....	1891	Toronto	Alex. McMorde..	1126	Insurance against sickness and death.....	"
C 20...	Foresters, Canadian Order of.....	1879	Brantford	Geo. Faulkner....	1140	Insurance against sickness and death.....	"
C 49...	Foresters, Catholic Order of.....	1883	Chicago	Thos. F. McDonald	1117	Insurance against sickness and death.....	"
C 92...	Gendron Manufacturing Co's. Employees, Mutual Benefit Society	1890	Toronto	J. J. Moran.....	1164	Sick and funeral benefits	"
C 70...	Globe Printing Co's. Employees' Benefit Society...	1885	Toronto	T. Jeffery	1168	Sick and funeral benefits	"
C 107...	Gutta Percha and Rubber Man'g. Co. Employees' Sick Benefit Society	1900	Toronto	J. M. Ogilvie....	1165	Sick and funeral benefits	"
C 141...	Hamilton Police Benefit Fund	1891	Hamilton	John Timson	1150	Insurance against death, also life-time benefits	"
C 190...	Hamilton Rolling Mills' Benefit Society	1905	Hamilton	Harold V. Hamilton	1175	Sick and funeral benefits	"
C 180...	Hamilton Steel and Iron Co's. Employees' Benefit Society	1902	Hamilton	T. H. Cordner	1122	Sick and funeral benefits	"
C 190...	Hay and Company's Employees' Mutual Benefit Association.....	1905	Woodstock	W. A. Smith.....	1201	Sick and funeral benefits.....	"
C 94...	Heintzman & Co's. Employees' Sick Benefit Society.	1885	Toronto	A. J. Linton.....	1196	Insurance against sickness and death	"
C 178...	Hibernians, Ancient Order of.....	1888	Hamilton	Thos. O'Dowd....	1185	Insurance against sickness and death.....	"
C 9...	Home Circles, Canadian Order.....	1884	Toronto	J. M. Foster	1145	Insurance against sickness and death, also life-time benefits (including endowments).....	"
C 137...	Irish Catholic Benevolent Union.....	1883	Toronto	J. J. O'Regan	1181	Insurance against sickness and death.....	"
C 149...	Italian Benevolent Society.....	1888	Toronto	D. A. G. Gilsonna..	1171	Insurance against sickness and death.....	"
C 151...	Italian Workmen's Association of Ontario.....	1901	Toronto	J. Brunetti	1192	Sick and funeral benefits	"
C 103...	Karn & Co's. Employees' Mutual Benefit Association.....	1900	Woodstock	W. E. Gould.....	1120	Sick and funeral benefits	"
C 46...	Knights of the Maccabees Supreme Tent.....	1883	Port Huron	L. E. Sisler	1172	Insurance against sickness and death.....	"
C 52...	Knights of Pythias, Supreme Lodge.....	1864	Nashville	R. L. C. White....	1158	Insurance against sickness and death.....	"
C 135...	Knights of St. John, Ontario Grand Commandery of the.....	1893	Toronto	John S. Harnett..	1134	Insurance against sickness and death.....	"
C 132...	Knights of St. John and Malta.....	1875	Toronto	John A. Cowan ..	1177	Insurance against sickness and death, also life-time benefits	"
C 188...	La Congregazione della Immacolata Concezione di Maria Santissima.....	1903	Toronto	G. Querques.....	1166	Sick and funeral benefits	"

INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry.	
							Begins 1905.	Ends 1906.
C 174...	Ladies' Orange Benevolent Association.....	1895	Dover Centre...	Mrs. Longmore ..	1163	Sick and funeral benefits	July 1...	June 30.
C 143...	London Police Benefit Fund.....	1877	London	John Robinson ...	1137	Insurance against death, also life-time benefits,...	"	"
C 184...	Loyal Orange Young Britain Lodge No. 33.....	1895	Ottawa	W. J. Kissick.....	1169	Sick and funeral benefits	"	"
C 126...	Loyal True Blue Association.....	1889	Port Perry.....	Nicholas Ingram ..	1180	Insurance against sickness and death.....	"	"
C 166...	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Toronto	James Nolan	1144	Sick and funeral benefits	"	"
C 164...	Massey-Harris (Brantford) Relief Association	1885	Brantford	Percy Gregory	1148	Insurance against sickness and death.....	"	"
C 86...	Mutual Masonic Compact.....	1887	St. Catharines ..	Levi Vale	1121	Insurance against death	"	"
C 72...	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	Henry Balson	1124	Sick and funeral benefits	"	"
C 24...	Oddfellows, Canadian Order of	1882	Toronto	Robert Fleming ..	1203	Insurance against sickness and death.....	"	"
C 13...	Oddfellows, Independent Order of	1855	Toronto	J. B. King	1139	Insurance against sickness and death.....	"	"
C 160...	Oddfellows, Independent Order, M. U.....	1887	Toronto	W. C. Schunck ...	1153	Insurance against sickness and death.....	"	"
C 17...	Oddfellows Relief Association	1874	Kingston	R. Meek	1118	Insurance against disability or death	"	"
C 40...	Orange Grand Lodge, Ontario West.....	1881	Toronto	Wm. Lee	1174	Insurance against sickness and death.....	"	"
C 38...	Orange Grand Lodge of B. A.....	1890	Toronto	J. S. Leighton ...	1195	Insurance against sickness and death.....	"	"
C 68...	Ottawa Typographical Union No. 102	1867	Ottawa	Jas. Watters	1209	Sick and funeral benefits	"	"
C 128...	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	1161	Insurance against sickness and death.....	"	"
C 186...	Poison Iron Works Benefit Association	1903	Toronto	Geo. P. Beswick ..	1162	Sick and funeral benefits	"	"
C 158...	Postal Benefit Association, Toronto	1891	Toronto	Chas E. Swait....	1167	Insurance against death	"	"
C 191...	Pride of Israel Sick Benefit Society.....	1905	Toronto	John Cohen	1159	Sick and funeral benefits	"	"
C 42...	Royal Arcanum	1877	Boston	W. O. Robson	1116	Insurance against sickness and death.....	"	"
C 33...	Royal Templars of Temperance.....	1884	Hamilton	C. V. Emory	1194	Insurance against sickness and death.....	"	"
C 74...	Sanctuary Robin Hood, A. O. S.....	1878	Toronto	W. H. Henley	1197	Sick and funeral benefits	"	"

C 59...	Societe des Artisans Canadiens Francais	1876	Montreal	Germain Beaulieu	1147	Insurance against sickness and death.....	"
C 28...	Sons of England.....	1877	Toronto	John W. Carter...	1127	Insurance against sickness and death.....	"
C 124...	Sons and Daughters of Ireland	1890	Toronto	Thos. Rooney	1152	Insurance against sickness and death.....	"
C 32...	Sons of Scotland	1876	Toronto	D. M. Robertson..	1125	Insurance against sickness and death.....	"
C 154...	St. Boniface Benefit Society.....	1892	Berlin	Andrew Englert...	1182	Sick and funeral benefits	"
C 122...	St. Jean Baptiste Society, Ottawa.....	1887	Ottawa	J. R. Rattey	1210	Insurance against sickness and death.....	"
C 168...	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	L. J. Lefebvre	1156	Sick and funeral benefits	"
C 170...	St. Joseph Aid Society (Formosa)	1887	Formosa.....	Math. Weiler	1123	Sick and funeral benefits	"
C 62...	St. Joseph (Union of) Ottawa	1868	Ottawa	Alfred Dostaler ..	1173	Insurance against sickness and death.....	"
C 114...	St. Luke Benefit Society.....	1894	Anahersburg	L. Bertrand	1200	Sick and funeral benefits	"
C 144...	Theatrical Mechanical Association, Toronto	1886	Toronto	W. E. Meredith...	1155	Insurance against sickness and death.....	"
C 148...	Toronto Firemen's Benefit Fund	1891	Toronto	R. J. McGowan...	1179	Insurance against sickness and death, also life-time benefits	"
C 172...	Toronto Hebrew Benevolent Society	1898	Toronto	L. Waldman.....	1136	Sick and funeral benefits	"
C 146...	Toronto Musical Protective Association.....	1887	Toronto	Jno. A. Wiggins...	1208	Sick and funeral benefits	"
C 139...	Toronto Police Benefit Fund	1882	Toronto	David McKinney...	1198	Insurance against death, also life-time benefits.....	"
C 105...	Toronto Civic Employees' Benevolent Association.....	1888	Toronto	S. Deans	1178	Insurance against sickness and death.....	"
C 88...	Toronto Railway Employees' Union and Benefit Society.....	1893	Toronto	Geo. Concy	1146	Sick and funeral benefits	"
C 67...	Toronto Typographical Union No. 91	1844	Toronto	Thos. C. Voddan ..	1146	Sick and funeral benefits	"
C 119...	United Daughters of Chatham	1855	Chatham	Mary E. Anderson ..	1190	Sick and funeral benefits	"
C 3...	United Workmen, Ancient Order of.....	1879	Toronto	M. D. Carder	1129	Insurance against sickness and death	"
C 162...	United Protestant Benevolent Association	1881	Toronto	Wm. Burley	1207	Insurance against sickness and death.....	"
C 182...	Verity Plow Company Relief Association	1899	Brantford	Chas. Carter.....	1157	Sick and funeral benefits	"
C 121...	Victoria Lodge No. 7, Good Samaritans	1862	Hamilton	Annie Gwyder	1205	Sick and funeral benefits	"
C 153...	Vittoria Emanuele III. Society	1902	Toronto	R. Branciere.....	1206	Sick and funeral benefits	"
C 100...	W. & J. G. Greey's Employees' Mutual Sick Benefit Society	1898	Toronto	Arthur C. Quinn ..	1191	Sick and funeral benefits	"

